

Medicare Information for SISC Retirees Eligible for Medicare

Medicare Parts A & B are required in order to be eligible for a SISC retiree medical plan for any covered member age 65 or older. This applies to a district paid SISC medical plan or a self-pay retiree plan offered by SISC.

- Age 65 at Retirement - If you and/or your covered spouse/domestic partner are over age 65, this information pertains to you:
 - Retirement is a qualified event for a special enrollment period with Medicare if you or your covered spouse/domestic partner age 65 years or over at the time of your retirement.
 - Please contact The Social Security Administration 3 months prior to your retirement so you may ensure your enrollment in Medicare Parts A & B coincides with the effective date of your district retirement or your CalSTRS/CalPERS retirement effective date.
 - If you miss this special enrollment opportunity, you will have to wait until the next Medicare General Enrollment Period and will face penalties.
 - Once you receive your Medicare card, you must provide a copy to your school district to be submitted to SISC as proof of your enrollment in Medicare. This needs to be received well in advance of your retirement date.
 - If proof of Medicare enrollment is not provided, SISC will apply a penalty each month to the premium until you obtain and provide proof. This applies to your spouse/domestic partner as well if they are eligible for Medicare.

- Under age 65 at Retirement - If you and/or your covered spouse/domestic partner are under age 65 at the time of retirement and will remain on a SISC medical plan after reaching 65:
 - It is your responsibility to obtain and provide proof of Medicare Parts A & B enrollment once you become Medicare eligible
 - Enroll in Medicare Parts A & B when first eligible, 3 months prior to your 65th birthday month.
 - Medicare must be effective the 1st of the month prior to your 65th birthday. (examples: birthday February 1st, Medicare effective January 1st; birthday January 10th, Medicare effective January 1st)
 - Provide a copy of the Medicare card to your school district. The same applies to your spouse/domestic partner.

- Failure to comply with these guidelines and maintain continuous enrollment in Medicare Parts A & B will make you ineligible for a SISC medical plan.

- Do not enroll in a Medicare Part D plan outside of SISC. This will automatically disenroll you from your SISC Medicare Part D plan and in turn terminate your SISC medical plan coverage

For more information on Medicare enrollment, please contact your local social security office, call 1-800-Medicare, or visit <https://www.medicare.gov/>