



SISC

Self-Insured Schools of California
Schools Helping Schools

This important notice contains time sensitive information that requires prompt action

9/3/2019

Dear Member:

This information is very important, and requires your prompt action. Self-Insured Schools of California (SISC) **requires retirees and their spouses/domestic partners age 65 or older to enroll in both Medicare Parts A and B.** Failure to do so will result in non-refundable premium surcharges that the member will be responsible to pay. You may have already received information from the school district regarding this request. If so, please continue to communicate directly with the district.

- Medicare Part A (hospital coverage) helps pay for inpatient hospital charges and may be earned "premium free" through qualified employment.
- Medicare Part B (medical coverage) helps pay for physician charges, outpatient, x-ray, laboratory charges, and many other medical services. Medicare Part B cannot be earned "premium free" through employment, it must be purchased by the individual through the Social Security Administration.
- Medicare Part D (prescription drug coverage) helps pay for outpatient prescription drugs. When a subscriber and spouse/domestic partner are both age 65 or older and retired, and are remaining on a SISC plan, they will automatically be enrolled in Medicare Part D.

Actively employed (not retired) SISC member of the school district or spouse/domestic partner of an actively employed (not retired) SISC member of the school district:

- If you qualify for premium free Part A, it is to your advantage to enroll in Part A when you turn age 65. If you have not earned premium free Part A, it is not necessary to sign up until you retire, or until your spouse retires if they are the school district employee. If you do enroll in Part A, please provide a copy of the Medicare card to the school district and not to SISC. This will provide coordination of benefits on hospitalization claims and reduce out-of-pocket expenses. It is not necessary to enroll in Medicare Part B until three months prior to your retirement date, or your spouse's retirement date if they are the school district employee. In this case, the Social Security Administration will allow a special enrollment period for Medicare.

Retired school district employee or spouse/domestic partner of a retired school district employee:

- 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. (example: 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 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.

I am...	I need to...
An actively employed (not retired) school district employee and SISC member	<ul style="list-style-type: none"> • If you qualify for premium free Part A, it is to your advantage to enroll in Part A when you turn age 65, however it is not required at this time. • It is not necessary to enroll in Medicare Part B until 3 months prior to your retirement date. In this case, the Social Security Administration will allow a special enrollment period for Medicare at the time of your retirement.
A spouse/domestic partner of an actively employed (not retired) school district employee and SISC member	<ul style="list-style-type: none"> • If you qualify for premium free Part A, it is to your advantage to enroll in Part A when you turn age 65, however it is not required at this time. • It is not necessary to enroll in Medicare Part B until 3 months prior to your spouse's/domestic partner's retirement date. In this case, the Social Security Administration will allow a special enrollment period for Medicare at the time of their retirement.
An active employee getting ready to retire, and I am already 65 or older	<ul style="list-style-type: none"> • Enroll in Medicare Parts A & B three months prior to your retirement date. (Medicare must be effective the 1st of the month following your retirement date, the same date you switch to a retiree medical group with SISC) • Provide a copy of the Medicare card to your school district. • Failure to comply with these guidelines and maintain continuous enrollment in Medicare Parts A & B will make you ineligible for a SISC plan. • Do not enroll in a Medicare Part D plan outside of SISC.
A spouse/domestic partner of an active employee who is getting ready to retire, and I am already 65 or older	<ul style="list-style-type: none"> • Enroll in Medicare Parts A & B three months prior to your spouse's/domestic partner's retirement date. (Medicare must be effective the 1st of the month following their retirement date, the same date they will switch to a retiree medical group with SISC. Example: birthday February 1st, Medicare effective January 1st; birthday January 10th, Medicare effective January 1st) • Provide a copy of the Medicare card to your spouse's/domestic partner's school district. • Failure to comply with these guidelines and maintain continuous enrollment in Medicare Parts A & B will make you ineligible for a SISC plan. • Do not enroll in a Medicare Part D plan outside of SISC.
A retired school district employee who is turning 65	<ul style="list-style-type: none"> • 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. Example: 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. • Failure to comply with these guidelines and maintain continuous enrollment in Medicare Parts A & B will make you ineligible for a SISC plan. • Do not enroll in a Medicare Part D plan outside of SISC.
A spouse/domestic partner of a retired school district employee and I am turning 65	<ul style="list-style-type: none"> • 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. Example: birthday February 1st, Medicare effective January 1st; birthday January 10th, Medicare effective January 1st) • Provide a copy of the Medicare card to your spouse's/domestic partner's school district. • Failure to comply with these guidelines and maintain continuous enrollment in Medicare Parts A & B will make you ineligible for a SISC plan. • Do not enroll in a Medicare Part D plan outside of SISC.

Resources:

- Please call Social Security for Medicare eligibility or coverage. Their telephone number is (800) 772-1213. www.socialsecurity.gov
- Please call Medicare for questions regarding coverage. Their telephone number is (800) 633-4227.
- For school district health plan options available to you once you reach age 65, please contact the school district office.
- Call the customer service number on the back of your healthcare ID card if you have questions concerning the impact that Medicare will have on your claims.
- SISC office hours are 8am to 5pm Pacific Time, Monday-Friday, (800) 972-1727.

Sincerely,

Self-Insured Schools of California
Health Benefits Department