

STEPS TO OBTAINING MEDICARE

1. Go to your nearest Social Security Administration (SSA) Office to apply for Medicare A & B 90 days before you need your Medicare to be in place. Generally, that will be either the date your retiree benefits go into effect, or, if you are turning 65, the first of the month of your birth month. If you are turning 65 and your birthday falls on the first of a month, your Medicare benefits go into effect the first of the previous month. It's a good idea to notify the Benefits Office that you have started the process of applying for Medicare (916) 643-9432. You will be advised as to when and how to enroll in Medicare Supplement plans once you have your Medicare in place.

Example 1: I retired on June 30. My retiree benefits go into effect October 1. I need Medicare A & B effective October 1. I must go to SSA no sooner than July 1 (but don't wait longer than the 15th).

Example 2: I'm already retired. I turn 65 on November 10. I need my Medicare in place November 1st. I must go to SSA no sooner than August 1 (but don't wait longer than the 15th).

Example 3: I'm already retired. I turn 65 on March 1. I need my Medicare in place February 1. I must go to SSA no sooner than November 1 (but don't wait longer than the 15th).

2. If you do not qualify for Medicare A free of charge because you did not pay enough quarters into Social Security, please inquire with SSA about obtaining your Medicare using the social security number of your spouse or a former spouse. Everyone pays for Medicare B, so you will either receive a monthly invoice for Medicare B or it will be deducted from your social security check. You must enroll in both Medicare A & B. The district will reimburse retirees who cannot obtain Medicare A free of charge either on their own right or through a spouse or former spouse.
3. When you receive your Medicare card, please contact the Benefits Office, (916) 643-9432, to enroll in the appropriate Medicare supplement plan.