Life is Full of Important Choices

Let us help you make the right choice for your Medicare insurance.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program.
How Does Medicare Work?

There are four parts to Medicare, each providing different types of health care services. Medicare Supplement Insurance is often added on top of Parts A, B, and D to form a more complete medical coverage.

A  Hospital Insurance
Helps pay for inpatient hospital care, skilled nursing facility care, home health care and hospice care. While most Americans are enrolled automatically in Medicare Part A, it alone may not cover all of your health care costs. Parts B, C and D are voluntary programs that provide additional coverage.

B  Medical Insurance
Helps pay for covered doctor’s services and many other medical services and supplies. If you don’t enroll in Part B when you are first eligible for Medicare, you may have to pay a penalty later.

C  Medicare Advantage Plans
Offers medical coverage through a network of providers, such as an HMO or PPO, that is an alternative to Original Medicare (Parts A & B). These plans may or may not cover prescription drugs.

D  Prescription Drug Coverage
Helps pay for covered prescription medications. As with Part B, selecting a Part D plan when you are first eligible means you may not have to pay a penalty later.

Medicare Supplement Insurance
Optional coverage helps to pay for expenses beyond what is covered by Medicare. There are several Medicare Supplement insurance plans, each with different benefits and premiums, so you can choose the plan that works best for your specific needs. Medicare Supplement insurance plans are identified by the separate letters “A” through “N”. The basic benefits of each plan are exactly alike for all insurance companies.

If you already are a member of a Medicare Advantage plan, you cannot purchase a Medicare Supplement Insurance plan.
What Are My Plan Options and Coverage?

Medicare Supplement Insurance Plans are identified by the separate letters A, B, C, D, F, F-HD, G, K, L, M and N, with each letter representing a different level of benefits. The chart below shows an overview of the different plan levels available from Blue Cross and Blue Shield of Oklahoma.

<table>
<thead>
<tr>
<th>Basic Benefit Option</th>
<th>Comprehensive Plan Option</th>
<th>Budget-Conscious Plan Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan F</td>
<td>Plan G</td>
</tr>
<tr>
<td>Reduced Premium Blue Plan65 Select Option Available¹,² (eligibility based on ZIP code)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Basic Benefits</td>
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<td>✓</td>
</tr>
<tr>
<td>Skilled Nursing Coinsurance</td>
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<td>✓</td>
</tr>
<tr>
<td>Part A Deductible</td>
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<td>✓</td>
</tr>
<tr>
<td>Part B Deductible</td>
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<td>✓</td>
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<tr>
<td>Part B Excess³</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Foreign Travel Emergency Care⁴</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Household Discount
You may be eligible for a household discount if at least two members reside in the same household and are enrolled in a Blue Cross and Blue Shield of Oklahoma Medicare Supplement Insurance Plan effective on or after April 1, 2019.

Learn more about your Medicare Supplement Insurance options at [www.getblueok.com/medsupp](http://www.getblueok.com/medsupp)
**What Does a Medicare Supplement Insurance Plan Cover?**

All Medicare Supplement insurance plans help provide coverage for some of the costs that Medicare doesn’t pay, including:

**Copayments**
An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or prescription. A copayment is usually a set amount, rather than a percentage. For example, you might pay $10 or $20 for a doctor’s visit or prescription.

**Coinsurance**
An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

**Deductibles**
The amount you must pay for health care before Original Medicare begins to pay.

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1. Network restrictions apply. Only certain hospitals are network providers under this policy. Check with your physician to determine if he or she has admitting privileges at the network hospital. If he or she does not, you may be required to pay for all expenses.

2. You must live within 25 miles of a participating Blue Plan65 Select hospital to be eligible.

3. Not to exceed any charge limitation established by the Medicare program or state law.

4. Plans cover medically necessary emergency care services needed immediately because of an injury or illness of sudden and unexpected onset, beginning during the first 60 days of each trip outside the USA. There is a deductible of $250 and a lifetime maximum benefit of $50,000.

5. Plan F also has an option called a high-deductible Plan F. This high-deductible plan pays the same or offers the same benefits as Plan F after one has paid a calendar year $2,300 deductible. Benefits from high-deductible Plan F will not begin until out-of-pocket expenses are $2,300. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan’s separate foreign travel emergency deductible.

6. Plan N requires a copayment of up to $20 for office visits and a copayment of up to $50 for ER.

7. Source: Continuous Tracking Program 2017; DSS Research, HCSC

8. The relationship between these vendors and Blue Cross and Blue Shield of Oklahoma is that of independent contractors. Blue365® is a discount program only for BCBSOK members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the customer service number on the back of your ID card for more information. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSOK does not guarantee or make any claims or recommendations about the program’s services or products. You may want to talk to your doctor before using these services and products. BCBSOK reserves the right to stop or change this program at any time without notice.
Why Choose Blue Cross and Blue Shield of Oklahoma?

Blue Cross and Blue Shield of Oklahoma is a name you can trust, and has been serving the people of Oklahoma for more than 70 years. Our Blue Medicare Supplement insurance plans offer in-depth coverage to help protect your health while also offering our high-level customer service and additional benefits.

Here Are 10 Great Reasons to Choose BCBSOK:

1. A choice of four BCBSOK Medicare Supplement insurance plans to help you cover Medicare gaps.
2. Virtually hassle-free claims processing.
3. A name recognized by doctors and specialists everywhere.
4. Reliable coverage from a respected industry leader.
5. Helpful individual service from Medicare Supplement insurance agents.
6. 98 percent of our subscribers say they are satisfied.
7. Blue Access for MembersSM (BAM) is a secure member website where you can find more about your policy, see if claims have been completed, sign up for alerts about claim activity, print a temporary ID card, view up to 18 months of claim history, and more.
8. Over 70 years of experience, know-how, and service to Oklahoma residents.
9. Blue365® member discount program offers you discounts on things like dental, vision and hearing products and services, fitness gear, weight loss programs, healthy eating options and much more.
10. Easy, online application is available.

As long as you are an Oklahoma resident, age 65 or older, have Medicare Part A and are within the six months following your enrollment for Medicare Part B, your acceptance is guaranteed. If you are an Oklahoma resident, under age 65, have Medicare Part A and are within the six months following your enrollment for Medicare Part B, your acceptance is guaranteed for Plan A. If you are an Oklahoma resident turning age 65, were previously enrolled in Medicare Parts A and B, and apply within six months of turning age 65, your acceptance is guaranteed.
Make the Right Choice for Your Peace of Mind.

Call
Toll Free: 1-844-732-8430, 8:00 a.m. – 8:00 p.m., local time, Monday through Friday.

Web
www.getblueok.com/medsupp

Seminars: An Insurance Sales Presentation
Find a free seminar near you: www.bcbsok.com/medicare/seminars

Write
Blue Medicare Supplement • c/o Member Services • P.O. Box 3388 • Scranton, PA 18505

Medicare Supplement Insurance Plan Notice:
Medicare Supplement insurance plans are offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.
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Social Security and your retirement plan

Social Security is part of the retirement plan of almost every American worker. If you’re among the 96 percent of workers covered under Social Security, you should know how the system works. You should also know how much you’ll receive from Social Security when you retire. This booklet explains:

• How you qualify for Social Security benefits;
• How your earnings and age can affect your benefits;
• What you should consider in deciding when to retire; and
• Why you shouldn’t rely only on Social Security for all your retirement income.

This basic information on Social Security retirement benefits isn’t intended to answer all questions. For specific information about your situation, talk with a Social Security representative.

Your retirement benefits

How do you qualify for retirement benefits?

When you work and pay Social Security taxes, you earn “credits” toward Social Security benefits. The number of credits you need to get retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).

If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later, you can add more credits to qualify. We can’t pay any retirement benefits until you have the required number of credits.
How much will your retirement benefit be?

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn’t work or had low earnings, your benefit amount may be lower than if you had worked steadily.

The age at which you decide to retire also affects your benefit. If you retire at age 62, the earliest possible Social Security retirement age, your benefit will be lower than if you wait. Page 4 explains this in more detail.

Online my Social Security account

You can now easily set up a secure online my Social Security account. This allows you to access your Social Security Statement to check your earnings and get your benefit estimates. You can also use your online my Social Security account to request a replacement Social Security number card (available in many states and the District of Columbia). If you receive benefits, you can also:

- Get your benefit verification letter;
- Change your address and phone number;
- Request a replacement Medicare card;
- Get a replacement SSA-1099 or SSA-1042S for tax season; or
- Start or change your direct deposit.

You can create a my Social Security account if you’re age 18 or older, have a Social Security number, a valid U.S. mailing address, and an email address. To create an account, go to www.socialsecurity.gov/myaccount. You’ll need to provide some personal information to confirm your identity. You’ll be asked to choose a username and password, and then you’ll be asked for your email address. You’ll also need to select how you would like to receive a one-time security code — to a text-
enabled cell phone or to the email address you registered — that you will need to enter to finish creating your account. Each time you sign in with your username and password, we will send a one-time security code to your cell phone or to your email address. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.

Get personalized retirement benefit estimates

You can use our online Retirement Estimator to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The online Retirement Estimator is a convenient and secure financial planning tool that eliminates the need to manually key in years of earnings information. The estimator will also let you create “what if” scenarios. You can, for example, change your “stop work” dates or expected future earnings to create and compare different retirement options.

For more information, read the publication, Online Retirement Estimator (Publication No. 05-10510), or visit our website at www.socialsecurity.gov/estimator.

Full retirement age

If you were born in 1952 or earlier, you’re already eligible for your full Social Security benefit. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67. The following chart lists the full retirement age by year of birth.

<table>
<thead>
<tr>
<th>Year of birth</th>
<th>Full retirement age</th>
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<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
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</table>
### Age to receive full Social Security benefits

<table>
<thead>
<tr>
<th>Year of birth</th>
<th>Full retirement age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>67</td>
</tr>
</tbody>
</table>

**NOTE:** People born on January 1 of any year, refer to the previous year.

### Early retirement

You can get Social Security retirement benefits as early as age 62. However, we’ll reduce your benefit if you retire before your full retirement age. For example, if you turn age 62 in 2019, your benefit would be about 27.5 percent lower than it would be at your full retirement age of 66 and 6 months.

Some people will stop working before age 62. But if they do, the years with no earnings will probably mean a lower Social Security benefit when they retire.

Sometimes health problems force people to retire early. If you can’t work because of health problems, consider applying for Social Security disability benefits. The disability benefit amount is the same as a full, unreduced retirement benefit. If you’re getting Social Security disability benefits when you reach full retirement age, we convert those benefits to retirement benefits. For more information, read *Disability Benefits* (Publication No. 05-10029).
Delayed retirement

You can choose to keep working beyond your full retirement age. If you do, you can increase your future Social Security benefits in two ways.

Each extra year you work adds another year of earnings to your Social Security record. Higher lifetime earnings can mean higher benefits when you retire.

Also, your benefit will increase a certain percentage from the time you reach full retirement age, until you start receiving benefits, or until you reach age 70. The percentage varies depending on your year of birth. For example, if you were born in 1943 or later, we’ll add 8 percent to your benefit for each full year you delay receiving Social Security benefits beyond your full retirement age.

**NOTE:** You should sign up for Medicare three months before your 65th birthday, even if you haven’t retired yet. In some circumstances, medical insurance costs more if you delay applying for it. Other information about Medicare is on pages 14-17.

Deciding when to retire

Choosing when to retire is an important and personal decision. No matter the age you retire, contact Social Security in advance to learn your choices and make the best decision. Sometimes, your choice of a retirement month could mean higher benefit payments for you and your family.

Social Security replaces a percentage of a worker’s pre-retirement income based on their lifetime earnings. The amount of your average wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits at age 67, this percentage ranges from as much as 75 percent for very low earners, to about
40 percent for medium earners, and about 27 percent for high earners. If you start benefits earlier than age 67, these percentages would be lower, and after age 67 they’d be higher. Most financial advisers say you will need about 70 percent of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments, and other personal savings. For more information on other factors to consider as you think about when to start receiving Social Security retirement benefits, read Your Retirement Checklist (Publication No. 05-10377).

Apply for benefits about four months before you want your benefits to start. If you’re not ready to retire, but are thinking about doing so soon, visit Social Security’s website to use our convenient and informative Retirement Planner at www.socialsecurity.gov/benefits.

Retirement benefits for widows and widowers

Widows and widowers can begin getting Social Security benefits at age 60, or at age 50, if disabled. Widows and widowers can take reduced benefits on one record, and then switch to full benefits on another record later. For example, a woman can take a reduced widow’s benefit at 60 or 62, and switch to her own full retirement benefit at full retirement age. You need to talk to Social Security about your choices, because the rules may be different for your claim.

Family benefits

Benefits for family members

If you’re getting Social Security retirement benefits, some members of your family may also get benefits, including:

• Spouses age 62 or older;
• Spouses younger than 62, if they are taking care of a child entitled on your record who is younger than age 16 or disabled;
• Former spouses, if they are age 62 or older (See “Benefits for a divorced spouse” on page 9.);
• Children up to age 18, or up to 19 if full-time students and have not graduated from high school; and
• Disabled children, even if they are age 18 or older.

If you become the parent of a child (including an adopted child) after you begin getting benefits, let us know about the child. Then we’ll decide if the child is eligible for benefits.

**Spouse’s benefits**

Spouses who never worked or have low earnings can get up to half of a retired worker’s full benefit. If you’re eligible for both your own retirement benefits and spousal benefits, we always pay your own benefits first. If your benefits as a spouse are higher than your own retirement benefit, you’ll get a combination of benefits equaling the higher spouse benefit.

For example, Mary Ann qualifies for a retirement benefit of $250 and a spouse’s benefit of $400. At her full retirement age, she will get her own $250 retirement benefit. We also will add $150 from her spouse’s benefit, for a total of $400. If she takes her retirement benefit before her full retirement age, we’ll reduce both amounts.

If you are at least full retirement age and qualify for your own retirement benefits and also spouse’s (or divorced spouse) benefits, you can choose to restrict your application, apply for one of the benefits, and delay applying for the other until a later date.

Under a law passed in 2015, people born on or after January 2, 1954 no longer have this option. If they qualify for both their own retirement and spouse’s (or divorced
spouse’s) benefits, they must apply for both benefits. This is called “deemed filing.” If you file for one benefit, you are “deemed” to file for the other one, too, even if you don’t become eligible for it until later.

If you’re receiving a pension based on work for which you didn’t pay Social Security taxes, we may reduce your spouse’s benefit. More information on pensions from work not covered by Social Security is on page 13.

If spouses get Social Security retirement benefits before they reach full retirement age, we reduce the benefit. The amount we reduce the benefit depends on when the person reaches full retirement age.

For example:

- If full retirement age is 65, a spouse can get 37.5 percent of the worker’s unreduced benefit at age 62;
- If full retirement age is 66, a spouse can get 35 percent of the worker’s unreduced benefit at age 62;
- If full retirement age is 67, a spouse can get 32.5 percent of the worker’s unreduced benefit at age 62.

The benefit increases at later ages up to the maximum of 50 percent at full retirement age. If full retirement age isn't shown here, at age 62 the benefit will fall between 32.5 percent and 37.5 percent.

Your spouse can get full benefits, regardless of age, if taking care of a child entitled on your record. The child must be under age 16, or disabled (before age 22).

**NOTE:** Your current spouse can’t get spouse’s benefits until you file for retirement benefits.

**Children’s benefits**

Your dependent child may get benefits on your earnings record when you start your Social Security retirement benefits. Your child may get up to half of your full benefit.
To get benefits, your child must be unmarried and:
• Younger than age 18; or
• 18-19 years old and a full-time student (no higher than grade 12); or
• 18 or older and disabled before age 22.

Under certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

**NOTE:** Disabled children whose parents have limited income or resources may be eligible for Supplemental Security Income benefits. For more information, visit our website or call our toll-free number.

**Maximum family benefits**
If you have children eligible for Social Security, each will get up to half of your full benefit. But there’s a limit to how much money we can pay to you and your family. This limit varies between 150 and 180 percent of your own benefit payment. If the total benefits due to your spouse and children are more than this limit, we’ll reduce their benefits. Your benefit won’t be affected.

**Benefits for a divorced spouse**
Your divorced spouse can get benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried.

The benefits they get don’t affect the amount you or your current spouse can get.

Also, your former spouse can get benefits even if you’re not retired. You both must be at least 62 and divorced at least two years.
What you need to know when you’re eligible for retirement benefits

How do you sign up for Social Security?

You can apply for retirement benefits online at www.socialsecurity.gov, or call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). Or you can make an appointment to visit any Social Security office to apply in person.

Depending on your circumstances, you’ll need some or all the documents listed below. Don’t delay in applying for benefits if you don’t have all the information. If you don’t have a document you need, we can help you get it.

Information and documents you’ll need, include:

- Your Social Security number;
- Your birth certificate;
- Your W-2 forms or self-employment tax return for last year;
- Your military discharge papers if you had military service;
- Your spouse’s birth certificate and Social Security number if they’re applying for benefits;
- Your children’s birth certificates and Social Security numbers, if you’re applying for children’s benefits;
- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the United States; and
- The name of your financial institution, the routing number, and your account number for direct deposit. If you don’t have an account at a financial institution, or prefer getting your benefits on a prepaid debit card, you can get a Direct Express® card. For more information, visit www.GoDirect.org.
You must submit original documents or copies certified by the issuing office. You can mail or bring them to Social Security. We’ll make photocopies and return your documents.

**Right to appeal**

If you disagree with a decision made on your claim, you can appeal it. For an explanation of the steps you can take, read *The Appeals Process* (Publication No. 05-10041).

You can handle your own appeal with free help from Social Security, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about selecting a representative, read *Your Right to Representation* (Publication No. 05-10075).

**If you work and get benefits at the same time**

You can continue to work and still get retirement benefits. Your earnings in (or after) the month you reach your full retirement age won’t reduce your Social Security benefits. We’ll reduce your benefits, however, if your earnings exceed certain limits for the months before you reach full retirement age. (See the chart on pages 3-4 to find your full retirement age.)

*Here is how it works:*

If you’re younger than full retirement age, we’ll deduct $1 in benefits for each $2 you earn above the annual limit.

In the year you reach your full retirement age, we’ll reduce your benefits $1 for every $3 you earn over an annual limit. This reduction continues until the month you reach full retirement age. Once you reach full retirement age, you can keep working and we won’t reduce your Social Security benefit no matter how much you earn.
If, during the year, your earnings are higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits.

A special monthly rule

A special rule applies to your earnings for one year, usually your first year of retirement. Under this rule, you can get a full Social Security check for any month you earn under a certain limit, regardless of your yearly earnings.

If you want more information on how earnings affect your retirement benefit, read How Work Affects Your Benefits (Publication No. 05-10069). This pamphlet has a list of the current annual and monthly earnings limits.

Your benefits may be taxable

About 40 percent of people who get Social Security have to pay income taxes on their benefits. For example:

- If you file a federal tax return as an “individual,” and your combined income* is between $25,000 and $34,000, you may have to pay taxes on up to 50 percent of your Social Security benefits. If your combined income* is more than $34,000, up to 85 percent of your Social Security benefits is subject to income tax.

- If you file a joint return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income* between $32,000 and $44,000. If your combined income* is more than $44,000, up to 85 percent of your Social Security benefits is subject to income tax.

- If you’re married and file a separate return, you’ll probably pay taxes on your benefits.
At the end of each year, we’ll mail you a Social Security Benefit Statement (Form SSA-1099) showing the amount of benefits you received. Use this statement when you complete your federal income tax return to find out if you must pay taxes on your benefits.

Although you’re not required to have Social Security withhold federal taxes, you may find it easier than paying quarterly estimated tax payments.

For more information, read Tax Guide for Seniors (IRS Publication No. 554) and Social Security and Equivalent Railroad Retirement Benefits (IRS Publication No. 915) at www.irs.gov/publications, or call the Internal Revenue Service’s toll-free telephone number, 1-800-829-3676.

NOTE: On the 1040 tax return, your “combined income” is the sum of your adjusted gross income plus nontaxable interest plus half of your Social Security benefits.

Pensions from work not covered by Social Security

If you get a pension from work for which you paid Social Security taxes, that pension won’t affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security — for example, the federal civil service, some state or local government employment, or work in a foreign country — we may reduce your Social Security benefit.

Government workers, who are eligible for Social Security benefits on the earnings record of a spouse, can read Government Pension Offset (Publication No. 05-10007) for more information. People who worked in another country, or government workers who are also eligible for their own Social Security benefits, can read Windfall Elimination Provision (Publication No. 05-10045).
Leaving the United States

If you’re a U.S. citizen, you can travel to, or live in, most foreign countries without affecting your Social Security benefits. There are, however, a few countries where we can’t send Social Security payments. These countries are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, Ukraine, and Uzbekistan. We can make exceptions, however, for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, contact your local Social Security office.

If you work outside the United States, different rules apply in deciding if you can get benefits.

For more information, read *Your Payments While You Are Outside The United States* (Publication No. 05-10137).

A word about Medicare

Medicare is a health insurance plan for people who are age 65 or older. People who are disabled, have End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant), or amyotrophic lateral sclerosis (Lou Gehrig’s disease), can get Medicare at any age.

When should I apply for Medicare?

If you’re not already getting benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don’t plan to retire at age 65.

If you’re already getting Social Security benefits or Railroad Retirement Board benefits, we’ll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands,
Guam, American Samoa, or the U.S. Virgin Islands, we’ll automatically enroll you in Medicare Parts A and B. However, because you must pay a premium for Part B coverage, you can choose to turn it down.

We will not automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional and you must elect this coverage. For the latest information about Medicare, visit the website or call the toll-free number listed below.

<table>
<thead>
<tr>
<th>Medicare</th>
<th>Website: <a href="http://www.Medicare.gov">www.Medicare.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Toll-free number: <strong>1-800-MEDICARE</strong> (1-800-633-4227)</td>
</tr>
<tr>
<td></td>
<td>TTY number: <strong>1-877-486-2048</strong></td>
</tr>
</tbody>
</table>

If you don’t enroll in Part B and Part D when you’re first eligible, you may have to pay a late enrollment penalty for as long as you have Part B and Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

Residents of Puerto Rico or foreign countries won’t receive Part B automatically. They must elect this benefit.

If you’re 65 or older and covered under a group health plan, either from your own or your spouse’s current employment, you may qualify for a Special Enrollment Period (SEP) to sign up for Medicare Part B. This means that you may delay enrolling in Medicare Part B without having to wait for a general enrollment period and paying the penalty for late enrollment.

**If you have a Health Savings Account (HSA)**

If you have a HSA when you sign up for Medicare, you can’t contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you’d like to continue contributing to your HSA, you shouldn’t apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.
Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare.

**NOTE:** To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.

“Extra Help” with Medicare prescription drug costs

If you have limited income and resources, you may qualify for Extra Help to pay for your prescription drugs under Medicare Part D. Social Security’s role in this program is to:

- Help you understand how you may qualify;
- Help you complete the Extra Help application; and
- Process your application.

If you apply for Extra Help, we also will start an application for the Medicare Savings Programs, unless you tell us not to. To see if you qualify or to apply, visit our website at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp) or contact us.

Help with other Medicare costs

If you have limited income and resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses, such as deductibles, copayments, and coinsurance.

Only your state can decide whether you qualify for help from the Medicare Savings Programs. For more information, contact your state medical assistance (Medicaid) office or State Health Insurance Assistance Program (SHIP). You can look up your state telephone numbers online at [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE.
Medicare has four parts
- Medicare Part A (hospital insurance) helps pay for inpatient hospital care and certain follow-up services.
- Medicare Part B (medical insurance) helps pay for doctors’ services, outpatient hospital care, and other medical services.
- Medicare Part C (Medicare Advantage plans) is available in many areas. People with Medicare Parts A and B can choose to receive all their health care services through a private insurance company approved by Medicare to provide this coverage.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

For more information, read Medicare (Publication No. 05-10043).

Contacting Social Security
There are several ways to contact Social Security, including online, by phone, and in person. We’re here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

Visit our website
The most convenient way to conduct Social Security business from anywhere at any time is to visit www.socialsecurity.gov. There, you can:
- Create a my Social Security account to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
• Apply for Extra Help with Medicare prescription drug plan costs;
• Apply for retirement, disability, and Medicare benefits;
• Find copies of our publications;
• Get answers to frequently asked questions; and
• So much more!

Call us

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.