BlueCross BlueShield of Oklahoma

Group Retiree Medicare Plans

More benefits and more savings for retirees and their Medicare-eligible dependents.

Employer-sponsored group retiree Medicare plans are not available to everyone. But for those who have this choice, it's often the best option. Here's why:

- Your costs can be lower because, like your workplace plan, your employer or union generally contributes funds.
- If eligible, your Medicare-eligible dependents may choose coverage under your group retiree plan as well.
- There's no need to "shop" for a plan; all the work has been done by your benefit administrator.

Find out if you have access to a group retiree Medicare plan as early as you can. In fact, it's best if you meet with your benefit administrator as soon as you start thinking about retirement. This meeting may play a valuable part in your retirement and Medicare decisions.

Important: If you do not join a plan when you are first eligible, you may not be able to opt in later.

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Every Group Retiree Medicare plan is different.

Group retiree Medicare offerings can include Part C Medicare Advantage plans, Medicare Supplement Insurance plans, and Medicare Part D prescription drug plans. Employers can customize a Medicare benefit package to meet the needs of their retirees. These plans sometimes provide important benefits like vision, dental and hearing services, which aren't covered by Original Medicare.

Enrollment in Medicare Part A and/or Part B is required to join any group retiree Medicare plan your benefit administrator may offer. Enrollment in Part A is automatic if you either have worked and paid Medicare taxes for at least 10 years or receive disability benefits from Social Security or the Railroad Retirement Board for at least 24 months. You must actively sign up for Part B.

"Get Ready for Medicare" Packet

This welcome package is the first mail you will receive from Medicare. It includes a letter, booklet, and Medicare card. The booklet explains important decisions you need to make before your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage starts.

The packet is sent to those people who are automatically enrolled in Medicare because they are getting Social Security benefits.

You can enroll online at **www.ssa.gov** even if you're not ready to retire. You can enroll by phone at **1-800-772-1213 (TTY 1-800-325-0778)**, Monday through Friday, 7:00 a.m. – 7:00 p.m. local time. You can also enroll in person at any Social Security office. Call the same number above to schedule an appointment.