



THIS WEBINAR
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To B or Not to B: Is Medicare Part B Right for You?

A NARFE Federal Benefits Institute Webinar

Presented by
Tammy Flanagan
Federal Benefits Expert

Sponsored by Aetna

Closed Captioning (CC) is available on the recorded version of this webinar.

Today's Agenda



- **Medicare Options**
- **Medicare Advantage**
- **Finding Medicare Providers**
- **Medicare Part B Cost**
- **Appealing IRMAA**
- **TRICARE For Life**
- **Suspending FEHB**
- **Disenroll in Medicare Part B**
- **Resources**



Medicare Options



Original Medicare

- Part A: Hospital
- Part B: Doctors
- FEHB; or
- Tricare for Life; or
- Medicare Supplement

Medicare Advantage

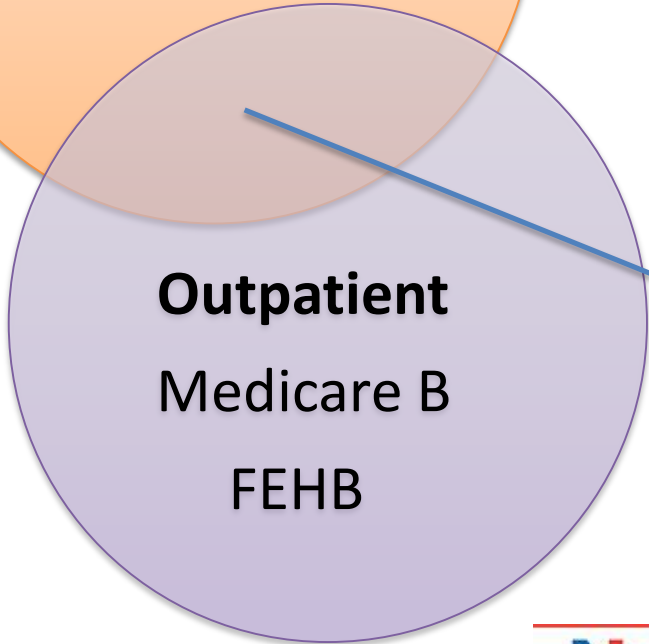
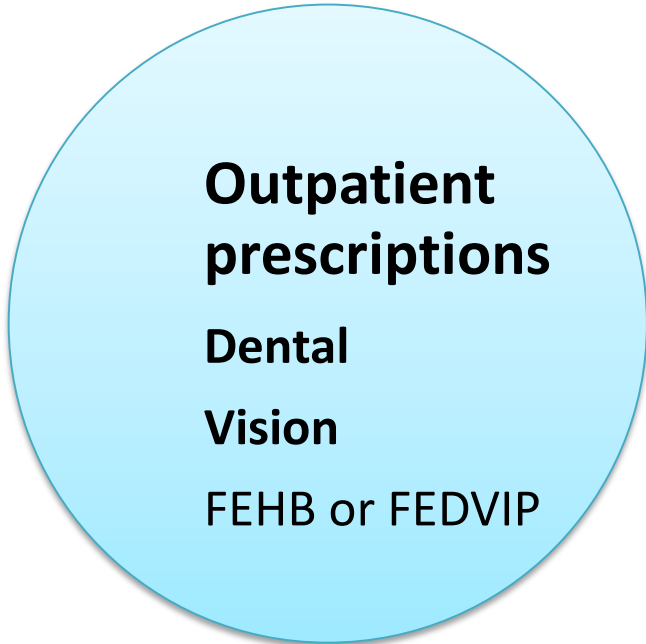
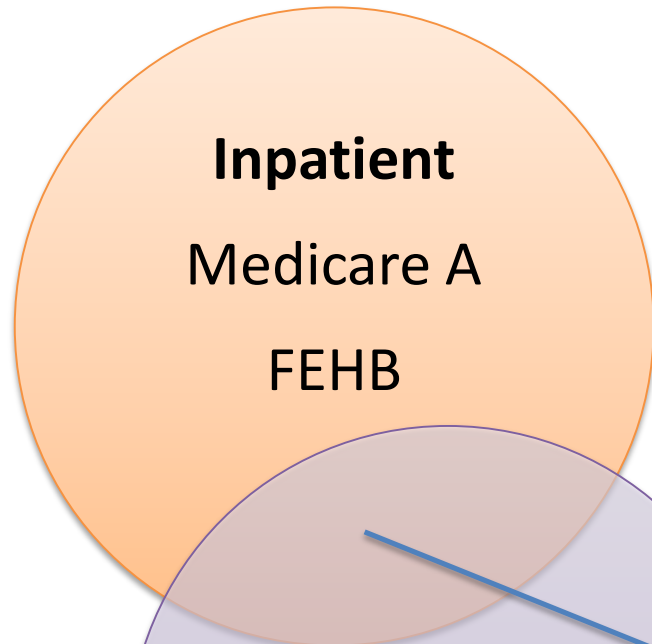
- Medicare Part C
- Medicare private health plan
- Limited network of providers
- Suspend FEHB

FEHB with Part A only

- Continue to pay cost sharing
- Late enrollment penalty if you change your mind later

Choose the way
you want to
have Medicare ...
or not!

Medicare Options

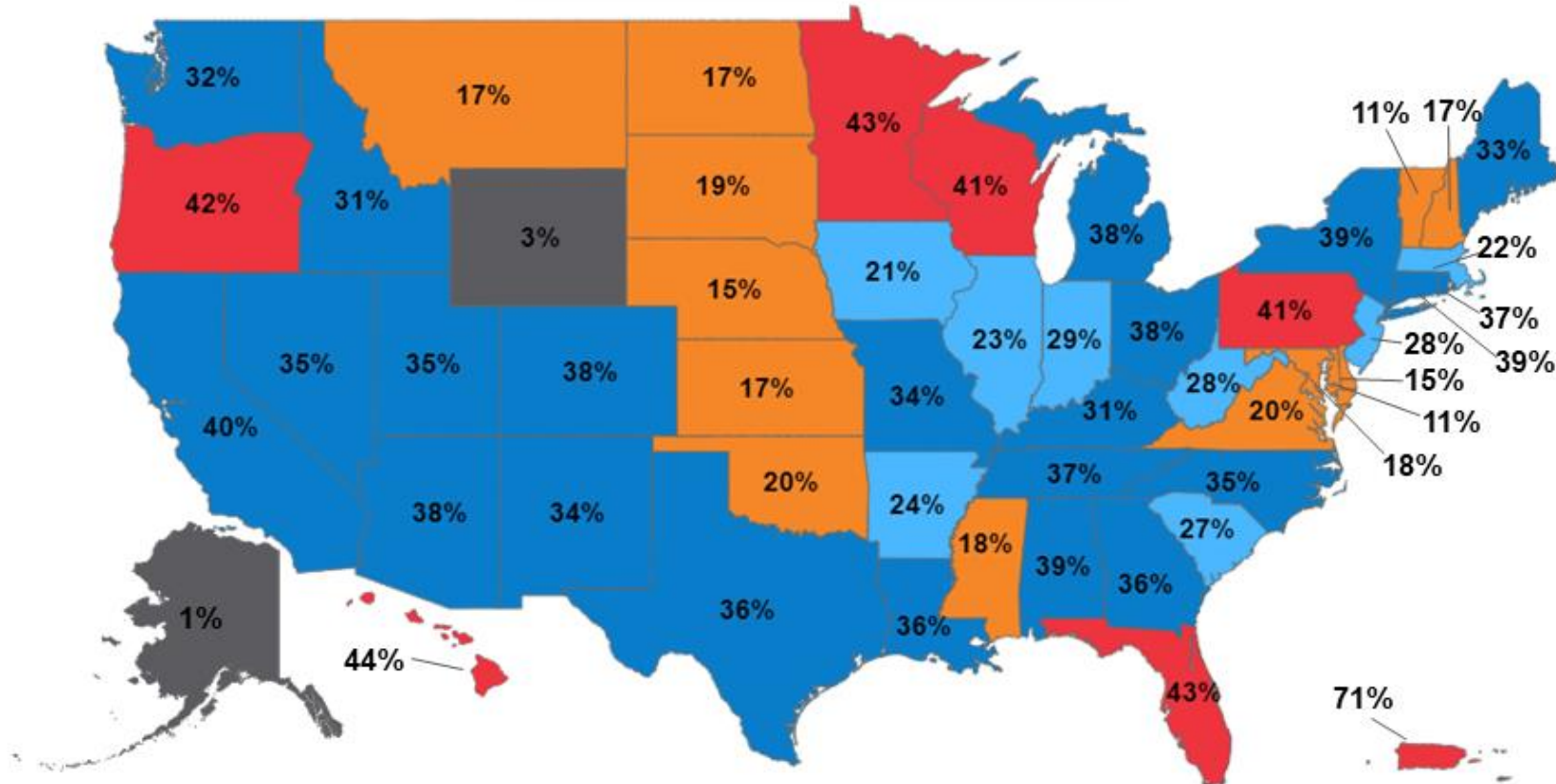


When Medicare Parts A and B are primary, FEHB plans will often waive cost sharing (deductibles, copayments, coinsurance), providing 100% coverage.

Medicare Advantage



National Average, 2019 = 34%



≤10% 11% - 20% 21% - 30% 31% - 40% ≥41%
 2 states 12 states + DC 8 states 22 states 6 states + PR

NOTE: Includes cost plans, as well as other Medicare Advantage plans. Excludes beneficiaries with unknown county addresses.
 SOURCE: Kaiser Family Foundation analysis of CMS State/County Market Penetration Files, 2019.

Medicare Advantage



Medicare pays a fixed amount each month per enrollee to the companies offering Medicare Advantage Plans.

How these plans control costs:

- Often require referrals
- Use doctors and providers in-network
- Step therapy (try less expensive drug before more expensive option)



<https://www.samshockaday.com/blog/how-can-medicare-advantage-plans-have-0-monthly-premiums>



Finding Medicare Providers



Participating Provider

- Accept Medicare assignment
- Many FEHB plans will waive deductibles, copayments and coinsurance for 100% coverage

Nonparticipating Provider

- May accept Medicare assignment
- Can charge up to 115% of fee schedule
- Many FEHB plans will cover the difference between Medicare's payment and provider's charge

Providers Who Opt Out

- Private contract
- data.cms.gov/opt-out-affidavits (list of opt-out providers)
- Medicare won't pay for services you get from this provider

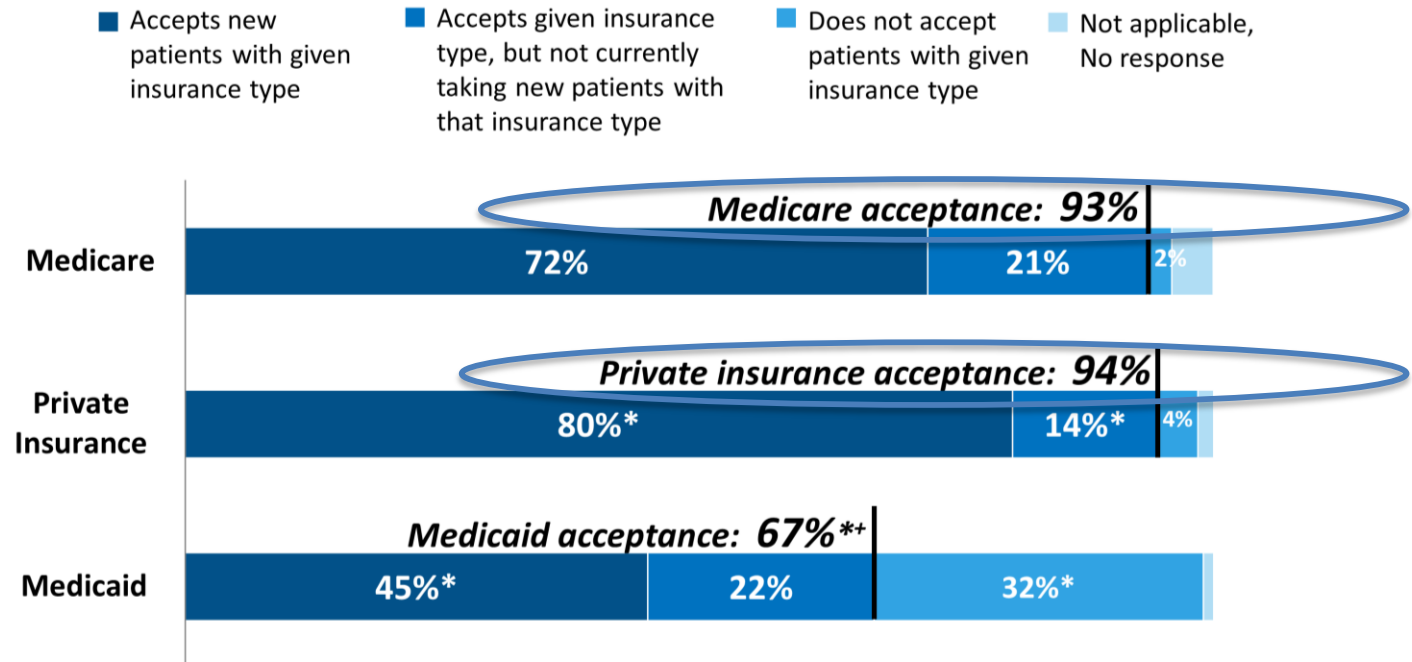


Finding Medicare Providers



More than 9 in 10 primary care physicians accept Medicare—similar to private insurance—but acceptance of *new* Medicare patients is comparably lower

Percent of non-pediatric primary care physicians accepting new/current patients, by insurance type, 2015



NOTE: Analysis excludes pediatricians. (+) The overall percent of primary care physicians accepting Medicaid increases to 71% when pediatricians are included in analysis. (*) indicates statistically significant difference at the 95% confidence level from Medicare. Percentages may not sum to 100 due to rounding.

SOURCE: The Kaiser Family Foundation/ Commonwealth Fund 2015 National Survey of Primary Care Providers



Finding Medicare Providers



Find and compare doctors, hospitals and other providers near you

- Search by location, provider type and name / keyword

Or, select a provider type to learn more

- Doctors and clinicians
- Hospitals
- Nursing homes, including rehab services
- Home health services
- Hospice care
- Inpatient rehabilitation facilities
- Long-term care hospitals
- Dialysis facilities

www.medicare.gov/care-compare



Medicare Part B Cost



The standard Part B premium amount in **2020** is **\$144.60**. Most people pay the standard Part B premium amount.

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an **income related monthly adjustment amount (IRMAA)**.

IRMAA is an extra charge added to your premium.



Medicare Part B Cost



If your yearly income in 2018 was			You pay each month (in 2020)
File individual tax return	Married, file joint tax return	Married, file separate tax returns	
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$202.40
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$376.00
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$462.70
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$491.60

Question: How to appeal IRMAA (Income Related Monthly Adjustment Amount)?

Appealing IRMAA



- I retired in Spring 2019, and I am now in my eligibility period to sign up for Medicare A and B.
- My tax return income in 2018 was quite high as I was working, and Social Security will use my 2018 AGI to calculate Part B costs for 2020.
- Social Security will use my AGI from 2019 in January 2021, which is significantly less than in 2018.
- Do I need to file an appeal of Medicare Part B costs to get the lower cost?

Retired

• 2019

Age 65

• 2020

How much will I pay for Medicare Part B?





Option 1: File an appeal if income has gone down

- Wait for the initial determination notice from Social Security indicating you are affected by IRMAA
- Follow instructions for requesting a new initial determination
- SSA-44 Form – “Medicare Income-Related Monthly Adjustment Amount – Life-Changing Event” available at:

www.ssa.gov/forms/ssa-44-ext.pdf





Social Security considers any of the following situations to be life-changing events

- Death of a spouse
- Marriage
- Divorce or annulment
- You or your spouse stop working or reduce the number of hours you work
- Involuntary loss of income-producing property due to a natural disaster, disease, fraud or other circumstances
- Loss of pension
- Receipt of settlement payment from a current or former employer due to the employer's closure or bankruptcy





Option 2: Delay Part B enrollment

Initial enrollment period

- 3 months on either side of 65th birthday

3 months before	Month of birthday	3 months after
July, August, September	October age 65	November, December, January

General enrollment period

- January–March
- Coverage effective July 1
- Late enrollment surcharge for every 12 months you could have been enrolled but delayed



Question:
**What do I do at age 65 when I have
TRICARE and FEHB?**

TRICARE For Life



- My husband is a retired military member with TRICARE Prime.
- I have FEHB plan – BCBS Standard Option, Self Only – as my primary health insurance. I use his TRICARE Prime as my secondary health care insurance provider.
- In 2021, I will turn 65 and become eligible for both Medicare as well as TRICARE For Life.

Wife: BCBS Standard Option, Self Only, and TRICARE Prime

Husband: TRICARE Prime

Age 65?





Option 1: Suspend FEHB and enroll in Medicare A and B along with TRICARE For Life (TFL)

Pros

No longer pay FEHB premiums

May reenroll in FEHB at a later Open Season

TFL and Medicare A and B provide excellent coverage

Use any Medicare-participating or Medicare-nonparticipating provider

Use military hospital or clinic if space is available





Suspend FEHB with Form RI 79-9

UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
RETIREMENT OPERATIONS
WASHINGTON, DC 20415-3532

For CSRS and FERS Annuitants, Survivor Annuitants, and Former Spouse Annuitants

Date	
Claim number	
CS	

Health Benefits Cancellation/Suspension Confirmation

You asked us to cancel or suspend your enrollment in the Federal Employees Health Benefits Program (FEHBP). Please read the front and back of this form and check only the ONE block that applies to you. Please note that the Affordable Care Act (ACA) requires that individuals maintain minimum essential coverage (MEC). For more information, please visit the IRS website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision. Because many annuitants who cancel their FEHBP enrollments will not be eligible to reenroll, we want to be sure you are fully informed about the effect of any action you take. We will not process your request until you sign, date, and return this form indicating that you understand how your request will affect your future FEHBP enrollment eligibility. **Any Questions? Call OPM at 1-888-767-6738.**





Suspend FEHB with Form RI 79-9 to use TRICARE, TFL, Peace Corps, CHAMPVA

- D. I am suspending my FEHBP enrollment to use TRICARE, TRICARE for Life (enrollees over age 65 with Medicare Parts A and B), Peace Corps, or CHAMPVA. Please suspend my FEHBP enrollment effective _____ . (Carefully consider the effective date of your suspension. Once we process your request, we are not able to change the effective date.)

To suspend your FEHBP coverage for this reason, you must give us evidence of your eligibility for TRICARE, TRICARE for Life, Peace Corps, or CHAMPVA. Please send us a copy of your Uniformed Services Identification (I.D.) card and if over age 65, you must also send us a copy of your Medicare card showing enrollment in both Medicare Parts A and B (required for TRICARE for Life). To document your eligibility for CHAMPVA, please send us a copy of your CHAMPVA Authorization Card (A-card). Please tell us the date you want to suspend your FEHBP to use TRICARE, TRICARE for Life, Peace Corps, or CHAMPVA. **Special note:** If we receive this signed form and the eligibility documentation within 31 days before to 31 days after the date you designate above, we will suspend your FEHBP coverage on that date. Otherwise, we will suspend your FEHBP coverage at the end of the month in which we receive your documentation.





Option 1: Suspend FEHB and enroll in Medicare A and B along with TRICARE for Life

Cons

Worldwide coverage, but you'll pay more if you get care from Veterans Administration providers or providers who opt-out of Medicare, because they're not allowed to bill Medicare

You must enroll in and pay premiums for Medicare Part B





Option 2: Use only FEHB

Pros

Only pay for FEHB coverage

Overseas benefits of some FEHB plans may provide better coverage

Dental / Vision included in some plans





Option 2: Use only FEHB

Cons

Continue to pay out-of-pocket expenses

Will not receive services that Medicare provides, but FEHB may not cover them or cover as generously

Pay Part B late enrollment penalty if you change your mind later





Option 3: All Three – FEHB, TRICARE and Medicare

Pros

Only pay premiums for FEHB and Part B coverage

Overseas benefits of some FEHB plans may provide better coverage

Dental / Vision included in some plans





Option 3: All Three – FEHB, TRICARE and Medicare

Cons

Duplicative coverage

No need to pay premiums for FEHB if you have TFL and Medicare A and B



Question:
What are other reasons to suspend FEHB in retirement?

Suspending FEHB



- C. I am suspending my Federal Employees Health Benefits Program (FEHBP) enrollment because I am enrolled in a **Medicare Advantage health plan**. Please note: Medicare Parts A and B are not the same as a Medicare Advantage health plan. You **CANNOT** suspend your FEHBP enrollment if you are covered by Medicare Parts A and/or B only. **Any Questions: Call Medicare at 1-800-633-4227.**

These Medicare Advantage health plans are Health Maintenance Organizations or Fee-For-Service plans approved by the Centers for Medicare and Medicaid Services (CMS). If you are enrolled in a Medicare supplemental plan and are not sure if it qualifies as a Medicare Advantage health plan, call Medicare at the number shown above. To suspend your FEHBP coverage for this reason, you must give us documentation that shows the effective date of your Medicare Advantage health plan coverage. If we receive this form within 31 days before to 31 days after the effective date of your Medicare Advantage health plan enrollment, we will suspend your FEHBP coverage at the close of business the day before your Medicare Advantage health plan enrollment begins. Otherwise, we will suspend your FEHBP coverage at the end of the month in which we receive your documentation.

www.medicare.gov/plan-compare (October 15-December 7)

To use a Medicare Advantage plan

(Not an FEHB Advantage plan)

The screenshot shows the Medicare.gov website interface. At the top, it says 'Medicare.gov' with 'Log in' and 'Español' links. The main banner reads 'Preview 2021 Medicare plans' and includes the text: 'You can preview 2021 drug plans (Part D) and Medicare Advantage Plans. Starting October 15, you can enroll in 2021 plans.' Below the banner are two buttons: 'Log in or Create Account' and 'Continue without logging in'. At the bottom, there are two columns of information: 'New to Medicare? Learn about your options & enroll in a plan.' with a 'Learn more about options' button, and 'Qualify for a Special Enrollment Period? Log in or create account to change your 2020 coverage.' with a 'Log in or Create Account' button.



Suspending FEHB



RI 79-9: Suspend FEHB to use Medicaid

Suspend FEHB because you are eligible for coverage under Medicaid or a similar state-sponsored program of medical assistance for the needy.

The screenshot shows the Medicare.gov website interface. At the top, there are navigation links for 'Español', 'A A A', and 'Print'. On the right, there are links for 'About Us', 'Glossary', 'CMS.gov', and 'MyMedicare.gov Login'. The main header features the 'Medicare.gov' logo and the tagline 'The Official U.S. Government Site for Medicare'. A search bar is located on the right side of the header. Below the header is a horizontal menu with buttons for 'Sign Up / Change Plans', 'Your Medicare Costs', 'What Medicare Covers', 'Drug Coverage (Part D)', 'Supplements & Other Insurance', 'Claims & Appeals', 'Manage Your Health', and 'Forms, Help, & Resources'. The main content area has a breadcrumb trail: 'Home → Your Medicare costs → Get help paying costs'. A sidebar on the left lists categories under 'Get help paying costs': 'Medicaid', 'Medicare Savings Programs', 'PACE', 'Lower prescription costs', 'Programs for people in U.S. territories', and 'Extra Help (Part D)'. The main content area is titled 'Get help paying costs' and includes sections for 'Medicaid', 'Medicare Savings Programs', and 'PACE', each with a brief description. On the right side, there are two interactive boxes: 'Find someone to talk to' with a dropdown menu for 'Select your state...' and a 'Go' button; and 'Is my test, item, or service covered?' with a text input field and a 'Go' button.

Suspending FEHB



Cancel FEHB with Form RI 79-9 to be covered under spouse's FEHB

- A. **I am cancelling my FEHBP enrollment to be covered under a family member's FEHBP enrollment.**
If you are cancelling your FEHBP enrollment because you will be covered under your spouse's FEHBP enrollment and your spouse is a Federal employee, please include with this form a copy of your spouse's SF 2809, *Health Benefits Registration Form*, showing the change to a family enrollment. If your spouse is an annuitant, please give us your spouse's name and annuity claim number.

Spouse's name (Last, first, middle)	Spouse's claim number
<input type="text"/>	<input type="text"/>

If you cancel FEHBP coverage for this reason, we will coordinate the effective date with the effective date of your new coverage under your spouse's enrollment.

Reenrollment eligibility: As long as you are continuously covered as a family member on your spouse's FEHBP enrollment, you will be eligible to resume your own enrollment if your coverage under your spouse's enrollment ends for any reason.

- B. **I am cancelling my FEHBP coverage for reasons other than the situation described in part A.**
We will cancel your enrollment effective the end of the month in which we receive this signed and dated form. Any health benefits premiums you pay for a period after the cancellation effective date will be refunded in one of your future monthly annuity payments.

CAUTION! Cancel FEHB for reasons other than enrollment in spouse's FEHB plan, and **you will not be eligible to reenroll in the FEHB program**



Disenroll in Medicare Part B

Disenroll in Medicare Part B



If people initially take Part B and keep their low-cost FEHB plan ...

Can they drop Part B if it becomes too expensive in later years?

Can they choose a higher-cost federal health plan at that point?

Do they need to wait for an Open Season?

Are they stuck with Part B forever if they initially chose to take it?

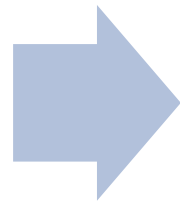


Disenroll in Medicare



Cancelling Medicare Part B

You can voluntarily terminate your Medicare Part B coverage.



However, since this is a serious decision, you may need to have a personal interview.



A Social Security representative will help you complete Form CMS 1763. To learn more about termination or to schedule a personal interview, contact SSA at **1-800-772-1213** (TTY: **1-800-325-0778**), Monday - Friday from 8:00 a.m. – 7:00 p.m.



Disenroll in Medicare



Qualifying Life Events (QLE) for FEHB

OPM Form 2809 Health Benefit Election Form

<i>QLE's That Permit Enrollment or Change</i>		<i>Change Permitted</i>			<i>Time Limits</i>
<i>Event Code</i>	<i>Event</i>	<i>From Not Enrolled to Enrolled</i>	<i>From Self Only to Self and Family</i>	<i>From One Plan or Option to Another</i>	<i>When You Must File Health Benefits Election Form With the Office of Personnel Management</i>
2H	Annuitant or eligible family member loses coverage due to the discontinuance, in whole or part, of an FEHB plan.	N/A	Yes	Yes	During open season, unless OPM sets a different time.
2I	Annuitant or covered family member in a Health Maintenance Organization (HMO) moves outside the geographic area from which the carrier accepts enrollments, or if already outside this area, moves further from this area.	N/A	Yes	Yes	When you or a family member notify OPM of a change of address outside the plan's service area.
2J	Employee in an overseas post of duty retires or dies.	No	Yes	Yes	Within 60 days after retirement or death.
2K	An enrolled annuitant separates from duty after serving 31 days or more in a uniformed service.	N/A	Yes	Yes	Within 60 days after separation from the uniformed service.
2L	On becoming eligible for Medicare. (This change may be made only once in a lifetime.)	N/A	No	Yes	At any time beginning on the 30th day before becoming eligible for Medicare.



Question:
Can you provide a list of resources?

Available Resources



I am about to turn 65. My husband is already over 65.

An insurance advisor offered a copy of a 20-page booklet called “The FEHB Program and Medicare,” published in 2008 by OPM, Strategic Human Resources Policy, RI 75-12.

Is any publication available that is newer?

What do you advise NARFE members to peruse when making decisions about Medicare and FEHB?



Available Resources



Consumers' Checkbook Guide to Health Plan for Federal Employees

CONSUMERS' CHECKBOOK | Guide to Health Plans For Federal Employees

SIGN IN SUBSCRIBE

Pre-Order the 2021 Guide to Health Plans for Federal Employees (Available 11/09/20)

Select your product:

- PRE-ORDER ONLINE ACCESS
- PRE-ORDER THE PRINT GUIDE
- PRE-ORDER ONLINE ACCESS AND PRINT GUIDE
- SEE IF AGENCY PROVIDES ACCESS

Feedback

www.checkbook.org/newhig2/hig.cfm

FEHB Retires:

Compare plan options and costs under Medicare





OPM's Plan Comparison Tool

The screenshot shows the OPM.gov website's Plan Comparison Tool. At the top, there is a navigation bar with the OPM logo, 'OPM.GOV', and menu items: ABOUT, POLICY, INSURANCE (highlighted), RETIREMENT, SUITABILITY, AGENCY SERVICES, and NEWS. A search bar and an 'ALERT' banner are also present. The breadcrumb trail reads: OPM.gov Main > Insurance > Healthcare > Plan Information > Compare Plans. On the left, a sidebar lists 'IN THIS SECTION' with expandable categories: Life Events, Changes in Health Coverage, Healthcare (expanded), Eligibility, Enrollment, Plan Information (expanded), and Medicare. Under Plan Information, 'Compare Plans' is highlighted. The main content area is titled 'Healthcare' and 'COMPARE 2020 PLANS'. A yellow warning box states: 'The information contained in this comparison tool is not the official statement of benefits. Before making your final enrollment decision, always refer to the individual FEHB brochures. Each plan's FEHB brochure is the official statement of benefits. If you decide to enroll, change health plans or plan options, or change enrollment type, please visit the [Enroll](#) page for information on submitting a change.' Below this, a search prompt asks for a zip code, with a note: 'Items marked with an * are required.' A text input field is labeled 'ZIP Code*'. A checkbox option is available: 'I live overseas or outside the Continental United States. (Selecting this option will set the zip code to 99999)'. A second yellow box prompts: 'Enter your home or work zip code. To enroll, you must live or work in a plan's geographic service area.'

Available Resources



TRICARE For Life: www.tricare.mil/tfl

TRICARE For Life

TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

- Enrollment not required
 - Coverage is automatic if you have Medicare Part A and B
 - You must pay [Medicare Part B premiums](#)
- Available worldwide:
 - TRICARE pays after Medicare in the U.S. and U.S. Territories
 - TRICARE is the first payer in all other [overseas areas](#)

Who Can Participate?
TRICARE-eligible beneficiaries who have both Medicare Part A and B can use TRICARE For Life.
Not sure if you're eligible? Check out the [Eligibility Page](#) for details.

How it Works
You may visit any authorized provider. >>[Find a Doctor](#)

Find a TRICARE Plan

Find a Doctor

Find a Phone Number

Your Contacts

Customer Service
In the U.S. and U.S. Territories, contact
WPS-Military and Veterans Health:
1-866-773-0404
(TDD 1-866-773-0405)

In all other overseas areas, call [International SOS](#)

www.tricare4u.com

View More Contacts

Is TRICARE For Life Right for You?

TRICARE For Life is the plan for you if:

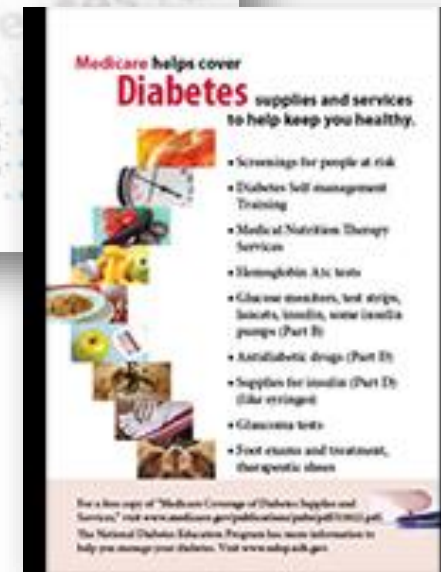
- You're eligible for TRICARE
- You have both Medicare Part A and B



Available Resources



www.medicare.gov/publications



Available Resources



The screenshot shows the BlueCross BlueShield Federal Employee Program website. The header includes the logo and navigation links: "Find a Doctor", "Find a Form", "Find an Event", "Contact Us", and a search bar. Below the header is a navigation menu with "Welcome to FEP", "Benefit Plans", "Using My Benefits", "Wellness Resources & Tools", and "About Us". A "MyBlue Members" button with "log in" and "sign up" options is also present. The main content area is titled "MEDICARE" and includes a sub-header "Learn how the Blue Cross and Blue Shield Service Benefit Plan and Medicare work together for you." Below this is a paragraph: "The Blue Cross and Blue Shield Service Benefit Plan is the number one choice of federal retirees in the Federal Employees Health Benefits Program. For 60 years, we've been covering federal employees and retirees." A video player is embedded with the title "Blue HowTo: Planning for Your Retirement" and a play button. To the right of the video is a section titled "What's Medicare?" with a description: "Medicare is a federal health insurance program for people age 65 or older, people under 65 who have certain disabilities and people of any age who have End-Stage Renal Disease. It has four parts that cover different healthcare services." Below this is a red button labeled "Visit medicare.gov". Another section titled "Medicare and Blue" states: "It's important to understand all of your options. Our Medicare and Blue guide can help you learn more about combining Medicare coverage with the Service Benefit Plan." Below this is a red button labeled "Download the Guide". At the bottom left, there is a section titled "Combine Your Coverage to Get More" with a sub-header "When you retire, you still get access to the same great benefits and features you're used to now, such as worldwide coverage, wellness rewards and discounts. Combining your coverage with Medicare Part A and Part B, also known as Original Medicare, gives you even more great benefits." Below this is a bullet point: "We'll waive your copays, coinsurance and deductibles for certain covered services for all three plans."

- Visit your FEHB plan website and locate Medicare coordination info
- Check Section 9 of your FEHB plan brochure





TIME FOR MEDICARE? TIME TO RE-EVALUATE FEHBP!

BY TAMMY FLANAGAN

The Medicare decision is one of the most confusing — yet important — decisions in your life after retirement. What makes it so hard is that it represents change. Consider that less than 5 percent of those eligible actually change health plans during the annual Federal Employees Health Benefits Program (FEHBP) Open Season. There is a sense of fear and so many choices, which sets the stage for analysis paralysis. Add to that the “Medicare decision,” and it becomes even more daunting. In this world of exponential technology and changing health care, you need more up-to-date data to make the best decision.

WWW.NARFE.ORG | 33





NARFE Federal Benefits Institute Webinars

Thursday, November 12 | 2 p.m. ET

Which FEHB Plan is Right for You?

Comparing FEHB plans doesn't have to be a daunting task. James Marshall will discuss some simple steps Feds and retirees can take during Open Season to determine whether their current plan is the best one to keep, potentially saving thousands of dollars over time.

Thursday, November 19 | 2 p.m. ET

So Many Choices: Which FEHB Plans Work Best With Medicare A & B?

Tammy Flanagan will take an in-depth look at how FEHB plans coordinate with Medicare and review your best coverage options. Coordinating your health plan with Medicare is the key to keeping your costs down and ensuring that you have the best coverage.



Is Medicare Part B Right for You?



1. Do you think your health care needs may increase as you age?

Yes: Medicare Part B can help limit out of pocket costs for rising health care needs and Medicare caters to the health care needs of the elderly

No: Your FEHB plan will cover you as it has in the past

2. Using FEHB (or Tricare for Life) along with Medicare A and B will cover most of your out-of-pocket health care expenses. Does this appeal to you?

Yes: With Medicare A and B and FEHB (or Tricare for Life), most health care expenses are near \$0 after premiums.

No: I don't mind continuing to pay out of pocket for my health care deductibles, copayments and coinsurance



Is Medicare Part B Right for You?



3. Are you covered by “current employment” health insurance?

Yes: You may delay Medicare Part B without a late enrollment penalty and enroll in a Special Enrollment Period that lasts 8 months after retirement if you’re still working.

No: Go back and answer #1 and #2.

4. Are you eligible for Tricare for Life?

Yes: To be covered by TFL, you must enroll in Medicare A and B.

No: Go back and answer #1 and #2.

5. Should I consider Part B if I am paying higher Part B IRMAA rates?

Yes: Enroll in Medicare A and B, but choose FEHB coverage carefully to control costs.

No: Use your savings to cover out-of-pocket health care expenses.



Is Medicare Part B Right for You?



6. Does paying for your health insurance and health care expenses create a financial hardship?

Yes: Consider a Medicare Advantage Plan. Kaiser Permanente, Aetna and UnitedHealthcare are FEHB plans offering FEHB Medicare Advantage plans. Contact your local State Health Insurance Assistance Program (SHIP) to learn more about extra help with Medicare Part C plans.

No: Go back and answer #1 and #2.



Is Medicare Part B Right for You? A To Do List



Determine when you are eligible to enroll in Medicare

Take time to evaluate your best option for supplementing Medicare with FEHB, Tricare or Medicare Advantage

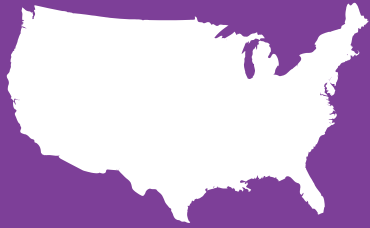
Take advantage of open season periods to reevaluate your elections every year



Enroll online at www.ssa.gov or by calling 1-800-772-1213

Ask questions or seek guidance if you need help





**Get the coverage and savings
you're looking for.**

Aetna offers two affordable health care plans designed for federal retirees with Medicare Parts A & B.



Connect with us live for information on Aetna's
Federal retirement plans:

- Contact your account manager:

- Susan Allgood

sgallgood@aetna.com

[615-465- 9241](tel:615-465-9241)

- Make an appointment, or chat with us live:

www.AetnaFedsLive.com

- Visit our website:

www.Aetnafeds.com/retireeplans

Thank you!

A NARFE Federal Benefits Institute Webinar

Presented by Tammy Flanagan

Fedbenefits@narfe.org

Closed Captioning (CC) is available on the recorded version of this webinar.