

“RETIREE MEDICARE PREPARATION TIMELINE”

Now that you are nearing a new chapter in life we wish you well. This guide has been prepared to assist you in the beginning of this journey so you may see into the future and not be blindsided by the many nuances of Medi-Care Life.

Lets get started Expect the following within the 3-4 month previous to your 65th birthday

- You should receive your Medicare Card from the government 3-4 mths. previous to your 65th birthday.
(If you do not receive your card within 75 days prior Contact SSA.gov or call/stop by your local SSA office)
- 90 days previous to your 65th birthday you should contact an advocate (an agent designated to work within the Medicare Program). These agents are there to assist you with the many different plan choices available. There is no cost to you for this meeting. Or you could go on-line to view and choose for yourself. You will need to decide on a plan in order for you to receive an invoice needed to stay within the instructional guidelines the City requires for implementation of the Medi Care Supplement Trust Fund Program (MCSTF).
- If **you the retiree** is younger than your spouse you will need to keep (for your records) the **Letter of Medicare Credited Coverage** that the City provides your insurance carrier to assure no violation (a 1% government premium penalty per month) of your spouse's Medicare requirements have occurred due to having City Insurance Drug coverage until you turn 65.
- 45 - 60 days before your 65th you should receive from the City Health Insurance Representative with instructions and choices for receiving continued health care insurance coverage.
One of those choices will include how to sign up for the **Medi-Care Supplement Trust Fund Premium Assistance Program**. This program is coordinated by the MCSTF Committee which through negotiations your Union secured. (The Committee consist of 7 members - 4 Union Reps. and 3 City Reps.)

“REMEMBER AND TAKE NOTE” **YOU** need to present the required information* to the City Ins. Reps. before the month of your 65th birthday in order for your (MCSTF) premium assistance to take effect! ***see ADDENDUM - “B-1”**

Follow the Instructions from the City and you should be all set.

ADDENDUM “B-1a”

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