

WAPPINGERS CENTRAL SCHOOL DISTRICT  
25 Corporate Park Dr. – PO Box 396  
Hopewell Jct., NY 12533

THE INFORMATION CONTAINED IN THIS LETTER IS INFORMATIONAL ONLY AND PROVIDES A SUMMARY OF THE TERMS OF YOUR COVERAGE RELATED TO **MEDICARE ENROLLMENT**. YOU SHOULD CONSULT YOUR BENEFITS CONTRACT, AS WELL AS [www.Medicare.gov](http://www.Medicare.gov) FOR MORE DETAILED INFORMATION RELATED TO ELIGIBILITY AND CLAIMS PAYMENT REGULATIONS.

September 2016

**Re: Important Information Relating to Your Retirement  
And Your Enrollment in Medicare Part A, B and D**

**We recommend that you retain this information with your other important papers and refer to it regularly, as your circumstances may change in the future**

Dear Retired Member,

We are writing to remind you of some important enrollment information that will affect you and your dependents as you retire or become eligible for Medicare and are also covered under **Wappingers Central School District** health insurance plan.

Medicare eligibility includes those individuals. . .

- who are age 65, **or**
- who are disabled and are eligible for Medicare due to their disability status as defined by Medicare, **or**
- who have End-Stage Renal Disease (ESRD) - Please call 1-800-MEDICARE or [www.medicare.gov](http://www.medicare.gov) for questions regarding eligibility and enrollment provisions related to ESRD.

Your member contract through **Empire BCBS Plan** requires the following:

When You Are Eligible for Medicare Due to Age or Disability

- Individuals must be enrolled in Medicare Part A and Part B when eligible. **Note:** You will automatically be enrolled in Medicare Part A and Part B when you turn 65 if you are receiving Social Security or Railroad Retirement payments. **You should not take action to dis-enroll from that coverage.**
- When you retire and *you* are Medicare eligible due to age or disability, payment of your claims will no longer be processed as primary coverage under your current health plan through **Empire BCBS**. **Medicare enrollment regulations and claims payment procedures require you to be enrolled in Medicare Part A and Part B in order to ensure that you receive the full benefit of your coverage.**
- When you retire and *your dependent* is Medicare eligible due to age or disability, payment of their claims will no longer be processed as primary coverage under your current health plan through **Empire BCBS**. **Medicare enrollment regulations and claims payment procedures**

**require them to be enrolled in Medicare Part A and Part B in order to ensure that they receive the full benefit of their coverage.**

- If you or your dependent does not enroll in Medicare when eligible, **the payment of your claims under Empire BCBS will be reduced by the amount Medicare would have paid if you were enrolled in Medicare.** This is referred to as benefit “carve out”. **YOU WILL BE RESPONSIBLE FOR THESE EXPENSES.** Please remember that you must be enrolled in Medicare in order to receive your primary payment for covered services.

#### Medicare Enrollment Period

### **You Must Be Sure To Enroll in Medicare When You Become Eligible To Avoid Financial Penalties and Additional Medical Expense Obligations**

Medicare provides certain open enrollment periods during which an individual can enroll in Medicare Part B. **Important Reminder:** If you choose **not** to enroll in Medicare Part B when you are eligible, the cost of Medicare Part B coverage will increase 10% for each full 12-month period that you delayed enrollment in Medicare Part B.

- **If you or your dependent are nearing age 65 and are first eligible for Medicare,** you can enroll during the Initial Enrollment Period, which begins three months prior to your birth month, includes the month you turn age 65, and ends three months after your birth month.
- **If you or your dependent did not enroll in Medicare when you were first eligible,** you will have to wait until the next General Enrollment Period, which is January 1 through March 31 of each year.
- **If you or your dependent were eligible for Medicare, but were still actively working at age 65, and were receiving health insurance coverage by virtue of your employment,** you are eligible for a Special Enrollment Period when you retire. This enrollment period starts with the month of retirement and ends after seven months (a full 8-month period).
- **If you or your dependent were eligible for Medicare due to disability, and you or a family member were still actively working, and were receiving health insurance coverage based on that employment,** you are eligible for a Special Enrollment Period when you retire. This enrollment period begins with the month of retirement and ends after seven months (8-month period in total). This Special Enrollment Period does not apply to people with End-Stage Renal Disease (ESRD).

#### Medicare Part D (Prescription Drug Coverage)

Your retiree health benefit plans with **Wappingers Central School District** includes prescription drug coverage that is at least as good as the plans available under Medicare Part D. This means that you should keep your current **Wappingers Central School District** drug plan and not enroll in Medicare Part D.

If you choose to remain with the prescription drug plan provided through **Wappingers Central School District**, you will have the option to join a Medicare Part D drug plan, without penalty, at the annual Medicare Part D open enrollment period for that plan (November 15 to December 31 of each year).

For more detailed information, you may access [www.cms.hhs.gov](http://www.cms.hhs.gov) to review the **Medicare & You** information booklet or call 1-800-MEDICARE. If you have any questions regarding this issue, please contact your district office.

Sincerely,  
**Wappingers Central School District**