

## Medicare - Frequent Questions and Answers

### I am turning 65, should I enroll in Medicare?

If you are currently employed at Caltech and enrolled in Caltech group medical coverage, no, Medicare Part A or Part B are not necessary. You will not incur a penalty for not enrolling in Part B when you turn 65 if you are employed at Caltech and have Caltech group medical coverage. (Please note, COBRA coverage does not qualify as active employment coverage and therefore will not prevent a financial penalty for delayed enrollment in Part B.)

### My spouse/domestic partner is turning 65, do they need to enroll in Medicare?

If your spouse/domestic partner is currently enrolled in Caltech group health coverage, due to your current employment status at Caltech, the rules above will also apply to them.

### If I don't enroll in Medicare Part B, won't I get a lifetime late enrollment penalty?

No, you will not incur a penalty for not enrolling in Part B if you are employed at Caltech and have Caltech group health coverage. (Please note, COBRA coverage does not qualify as active employment coverage and therefore will not prevent a financial penalty for delayed enrollment in Part B.)

### How will Medicare know I was covered under Caltech group medical coverage?

When you leave/retire from Caltech the benefits office will fill out a form stating the dates you were covered under the Caltech group medical coverage. (If applicable the benefits office will fill out a form for your spouse/domestic partner too.)

### Should I enroll in Medicare Part B anyway?

This is an individual judgment based on personal circumstances including the cost of having both Caltech group medical coverage and Medicare Part B. Caltech's group medical coverage will be primary, and Medicare will be secondary. This means you may receive little, if any, additional coverage from Medicare Part B. You will also be required to pay the Part B monthly premium to Medicare.

### What is the monthly premium for Medicare Part B?

The 2020 standard Part B monthly premium is \$144.60. The premium may be higher based upon your income.

### Is there a monthly premium for Medicare Part A?

Most people get Medicare Part A for free.

### Can I be enrolled in Medicare Part A if I am enrolled in the PPO High Deductible Health Savings Account (HSA)?

No, if you are enrolled in any part of Medicare (Part A or Part B) current IRS regulations state you cannot be enrolled in an HSA.

If I am not enrolled in the PPO High Deductible Health Savings Account (HSA), can I enroll in Medicare Part A at age 65?

Yes, but the Caltech group medical coverage will still be the primary payer while you are employed with Caltech.

Why did Medicare automatically enroll me in Medicare Part A and/or Part B?

Medicare will automatically enroll you in Part A and/or Part B at age 65 if you receive Social Security benefits. If you want to decline Medicare, you must contact Social Security.

I received a Medicare card in the mail with a letter stating I have been automatically enrolled in Medicare Part A and/or Part B. What should I do?

Follow the directions on the letter attached to the Medicare card if you wish to decline Medicare.

Why am I getting so much mail regarding Medicare and Health Care?

When you approach 65 years of age insurance companies want your business and therefore send you advertisements in the mail. This influx of mail is not associated with Caltech.

What does Medicare Part A cover?

Hospitalization, skilled nursing/facility care, hospice, and home health care.

What does Medicare Part B cover?

Physician visits, medically necessary services, and preventive services.

Where can I get more information on Medicare?

[www.Medicare.gov](http://www.Medicare.gov)

1-800-MEDICARE (1-800-633-4227)

[www.medicare.gov/sites/default/files/2019-09/10050-medicare-and-you\\_0.pdf](http://www.medicare.gov/sites/default/files/2019-09/10050-medicare-and-you_0.pdf)

Where can I get more information on turning 65 and my Caltech benefits?

MyBenefits, which you enter through Access.Caltech