

What happens to my Insurance Benefits when I approach **Medicare?**

Approximately four months prior to your 65th birthday, Social Security will mail you a letter entitled “Welcome to Medicare.” This package will contain your red-white-and-blue Medicare card, which contains your Medicare Part A (Hospital/Home Health Care) and Medicare Part B (physician and medical services) effective dates. Do not refuse Part B coverage. It is required for enrollment in Medicare Plus Blue Group PPO.

Approximately 3 months prior to your 65th birthday, Blue Cross Blue Shield of Michigan may contact you if they have not received your Medicare information from CMS. You may receive a letter asking you to fill in your Medicare number and Part A and Part B effective dates on the letter Blue Cross sent you. Complete and return it to Blue Cross as soon as possible.

After Blue Cross receives your letter they will start the enrollment process for Medicare Plus Blue Group PPO, their Medicare Advantage plan. At that time, Blue Cross will notify the ORS of your enrollment and ORS will enroll you in their Medicare Part D Prescription Plan through Catamaran Rx. Do not enroll in Part D on your own. If you respond to the Blue Cross letter as soon as you receive it, your insurance becomes effective the first day of the month in which you turn 65, unless you turned 65 on the first of the month. In that instance, your Medicare effective dates will be the first day of the previous month.

If you are under 65 and permanently disabled (on Social Security Disability), and become Medicare Eligible due to disability, you need to enroll in both Parts A and B as soon as you become eligible. Do not refuse Part B. Once you receive your red-white-and-blue Medicare Card, contact Blue Cross and provide your Medicare number and Part A and B effective dates. Blue Cross will start the Medicare Plus Blue Group PPO enrollment process and notify the Office of Retirement Services, who will enroll you in the Catamaran Rx Part D Prescription Plan.

Enrollment in Medicare Advantage will not affect previous enrollment in your dental and vision coverage. Please note that the 1-800 phone number on the back of your card is very useful. This number will connect you to representatives who are very knowledgeable about our benefits and only work with our group. More detailed information can be found at the ORS website at this link, http://www.michigan.gov/documents/MPSERS4_92713_7.pdf.