



Los Angeles City Employees' Retirement System (LACERS)

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Los Angeles, CA 90012-4207

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MEDICARE INFORMATION SHEET (PARTS A AND B)

Importance of Enrolling in Medicare

You and your dependent(s) must enroll in those parts of Medicare for which you and your dependent(s) are eligible in order to receive a LACERS' medical plan premium subsidy and to continue to receive your retired medical plan coverage. You must apply for Medicare before reaching age 65 and submit proof of Medicare insurance to LACERS immediately.

File two months (or up to 90 days) prior to reaching age 65, to avoid a lapse in your medical plan coverage or LACERS subsidy. Provide proof of Medicare to LACERS no later than your 65th birthday.

Medicare Parts A and B

Everyone age 65 or older who is a citizen or legal resident is eligible for Medicare Part B. You may be eligible for Medicare Part A due to your spouse's eligibility for Medicare Part A or your earnings history with Social Security. You are not required to purchase Medicare Part A if you are not eligible for premium-free Medicare Part A. Your local Social Security Office will assist you in determining your eligibility and accrued credits for Medicare Part A. Find your local Social Security Office by telephoning (800) 772-1213.

You and/or your dependent(s) will be charged the Medicare Part B premium directly by Social Security. If you, the City Retiree, are covered by both Part A and Part B of Medicare and are enrolled in a LACERS' Medicare Plan or participate in the Medical Premium Reimbursement Program, LACERS will reimburse you for the Medicare Part B basic premium.

Please supply a copy of the Medicare card to LACERS for you and/or your dependent(s).

Retiring After Age 65

If you are retiring after age 65 and/or your dependent(s) are over age 65, Medicare allows you and/or your dependent to defer enrollment into Part B until you retire. This is known as the Special Enrollment Period. Additional forms (available at Social Security) must be completed when you apply for Medicare.

Do both my dependent and I need to apply for Medicare upon reaching age 65?

Yes, you and your dependent(s) must enroll in those parts of Medicare for which you and your dependent(s) are eligible (Parts A & B or B only) in order to receive a LACERS' medical plan premium subsidy and/or to continue your Retired medical plan coverage.

When and where do I need to apply for Medicare?

You need to apply at your local Social Security Office two months (or up to 90 days) prior to reaching age 65, to avoid a lapse in your medical plan coverage or LACERS' subsidy. Find your local office by telephoning (800) 772-1213.

For Medicare Part D requirements please see LACERS' *Medicare Part D Information Sheet*.