

Medicare Information for Harvard Retirees

Medicare is the federal health insurance program which covers individuals age 65 and over who are not covered by a group health plan, individuals with end-stage renal disease, and certain younger individuals with disabilities.

Medicare covers many health services, including inpatient and outpatient hospital care, physician services, and prescription drugs. Medicare benefits are organized and paid for in different ways. Please refer to [Medicare Costs at-a-glance](#).

Medicare Part A (hospital insurance) covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health visits. Part A benefits are subject to a deductible and coinsurance.

Medicare Part B (medical insurance) covers certain physician services, outpatient services, preventive services, and medical supplies. Many Part B benefits are subject to a deductible and coinsurance.

Medicare Part C (Medicare Advantage programs), beneficiaries can enroll in a private health plan, such as a health maintenance organization (HMO) or preferred provider organization (PPO), and receive all Medicare-covered Part A and Part B benefits and typically Part D benefits.

Medicare Part D (prescription drug coverage) offered through private plans that contract with Medicare using the CMS (Centers for Medicare & Medicaid Services) formulary.

Medicare and Harvard Retiree Medical Plans

Medicare Parts A and B become the primary coverage for hospitalization and medical care for eligible retirees age 65 and older and their eligible dependents age 65 or older. Although Medicare pays for much of the care, it typically does not cover all medical expenses. To help fill the gap, eligible retirees (and their eligible dependents) should consider a health plan that complements Medicare coverage. Both Medicare and Harvard senior plans are individual coverage (not family coverage).

Harvard offers three senior health plans which include Medicare Part D prescription coverage, and are designed to cover most of Medicare's deductibles, coinsurance, and other expenses not typically covered by Medicare. Enrollment in Medicare Parts A and B is required in order to enroll in a Harvard-sponsored senior medical plan. The Benefits Office will mail a senior medical plan enrollment packet three to four months prior to the retiree's (or eligible dependent's) 65th birthday, at which point they should initiate their Medicare enrollment.

Please note, there is a monthly premium for [Medicare Part B](#) in addition to the monthly premium for Harvard-sponsored senior health plans. Depending on your income, there may be an additional monthly premium for [Medicare Part D](#).

Visit www.medicare.gov for more information.

Eligible Retiree or eligible dependents under age 65	Eligible Retiree or eligible dependents age 65 or older
<p>Retirees (or eligible dependents) under age 65 are eligible for the same medical plans as active employees.</p> <p>Learn more about active faculty, non-union staff medical plans and union members medical plans.</p>	<p>Retirees (or eligible dependents) age 65 and older are eligible for a Harvard senior medical plan which includes Medicare Part D prescription drug coverage.</p> <p>Learn more about retired faculty and non-union staff medical plans and union members medical plans.</p>

Retiree Medical Coverage When Some Family Members Are Age 65 and Older and Some Are Under Age 65

The family members who are age of 65 or older will be eligible for the Harvard-sponsored senior plans and will need to enroll in Medicare Parts A and B if they wish to enroll in a Harvard-sponsored senior medical plan. Members under age 65 will remain eligible for the under 65 plans (same plans as active employees).