WHAT HAPPENS
To your Harvard University Medical Coverage
WHEN...you turn age 65?

If you are actively working and enrolled in a Harvard University Medical Plan

- You, your spouse, and/or dependent children continue to be eligible for the same active benefits.
- You may waive enrollment in Medicare Parts A, B, & D until you retire, end employment with the University, cancel or become ineligible for Harvard’s coverage, without incurring a late enrollment surcharge.
- If you are covering a registered domestic partner under your medical plan, they will need to enroll in Medicare Parts A, B, & D when they turn age 65 or they may incur a late enrollment surcharge.
- Turning age 65 is **not** an IRS-defined change in status that allows you to make changes to your dental and/or vision coverage, or flexible spending accounts.
- When your employment ends or you retire, you should contact the Benefits Office to request proof of medical coverage so you can enroll in Medicare under the Special Enrollment Period (see more detail on reverse side).

**IMPORTANT**

If you are covering a domestic partner who will be turning age 65:

- Your domestic partner should enroll in Medicare A, B, & D during their initial enrollment period in order to avoid a late enrollment surcharge. They should begin the process 3-4 months prior to their 65th birthday.
- The Harvard-sponsored coverage will become secondary coverage for your domestic partner. This means the Plan will pay for eligible expenses (minus applicable deductible, coinsurance, and copayments) after Medicare has paid its share. **If your domestic partner does not enroll in Medicare, the Harvard-sponsored plan will not pay any medical claims.**

If you are retired from Harvard and eligible for retiree health coverage

- You and your eligible dependent(s) will receive an over 65 medical plan enrollment packet from Harvard University approximately four months before your respective Medicare eligibility date (1st of the month you turn 65).
  - The packet will include information on the University’s over 65 medical plan options including monthly premiums and enrollment information.
- In order to remain eligible for Harvard’s retiree medical coverage, you are required to enroll in Medicare Parts A & B.
- Medicare D prescription coverage is included with your Harvard-sponsored over 65 medical plan. **Do not enroll in a separate Medicare D plan** or your Harvard-sponsored medical plan will be cancelled.
- If you are covering a spouse or dependent child who is under age 65 at the time you turn 65, they will continue to be eligible for the under 65 medical plan coverage.

**Next Steps if you are retired and eligible for Harvard’s retiree health coverage**

- Enroll in Medicare – you (or your eligible dependent) [https://www.ssa.gov/medicare/](https://www.ssa.gov/medicare/) 3-4 months prior to the month of your 65th birthday. The enrollment process can take up to six weeks.
- Enroll in a Harvard-sponsored over 65 medical plan.
  - Review the over 65 plan options and monthly premiums.
  - Complete and return the applicable health plan enrollment form to the Benefits Office along with a photocopy of your Medicare A&B ID card.
- Your Harvard over 65 medical coverage start date will be the same as your Medicare coverage start date.

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WHAT HAPPENS
To your Harvard University Medical Coverage
WHEN...you turn age 65?

Information about Medicare
- Medicare coverage:

<table>
<thead>
<tr>
<th>Medicare Part</th>
<th>Coverage Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Hospital Insurance</td>
<td>Premium-free*</td>
</tr>
<tr>
<td>B</td>
<td>Medical Insurance</td>
<td>Monthly Premium based on annual income</td>
</tr>
<tr>
<td>C</td>
<td>Medicare Advantage Plan**</td>
<td>Monthly Premium based on annual income</td>
</tr>
<tr>
<td></td>
<td>(Harvard’s Tufts Medicare HMO)</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Prescription Drug Coverage</td>
<td>Monthly premium varies depending on plan***</td>
</tr>
</tbody>
</table>

- Medicare Enrollment:

<table>
<thead>
<tr>
<th>Enrollment Period Type</th>
<th>Triggering Event</th>
<th>Enrollment Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>When you turn 65</td>
<td>Three months before your birthday, the month of your birthday and three months after your birthday</td>
</tr>
<tr>
<td>General</td>
<td>Annually</td>
<td>January 1 – March 31; late enrollment penalty may apply</td>
</tr>
<tr>
<td>Special</td>
<td>loss of coverage from an employer-sponsored group medical plan</td>
<td>Up to 8 months from the date of your loss of coverage****</td>
</tr>
</tbody>
</table>

- To learn more about Medicare, go to www.medicare.gov

Additional Resources
- Social Security Administration: www.ssa.gov
- Medicare: www.medicare.gov
- Harvard Retiree Health Information: https://hr.harvard.edu/retiree-health

*Medicare Part A is premium-free for those who paid into Social Security for 40 quarters or more
**Medicare Advantage (Part C) program provides an alternative way to receive Medicare Part A & B coverage along with prescription drug so all your Medicare benefits are in one policy not in A, B and D as they are for Medicare supplemental plans.
***If you enroll in an over 65 medical plan through Harvard, you will not need to purchase Medicare Part D coverage
****In order to enroll in an over 65 medical plan through Harvard, you must complete the enrollment process and provide proof of enrollment in Medicare Parts A & B within 30 days of the effective date of the event. Therefore, every effort should be made to complete the process prior to your retirement.

This summary of Harvard’s benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University’s formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans.