

HAPPENS to your Harvard medical coverage

WHEN you or your spouse/domestic partner turn age 65?

If You Are Actively Working at Harvard and Enrolled in a University-Sponsored Medical Plan**When YOU, the employee, turn 65**

- You, your spouse, and dependent children remain eligible for the same active plans.
- You may defer enrollment in Medicare Parts A, B, and D until you retire, end employment with the University, or cancel or become ineligible for Harvard's medical coverage.
- If you do enroll in Medicare A and or B, you will no longer be eligible to contribute to a Health Savings Account (HSA).

When YOUR SPOUSE turns 65

- If you are covering your legal spouse on your Harvard-sponsored medical coverage, your spouse remains eligible for the same active plans.
- They may defer enrollment in Medicare Parts A, B, and D until you retire, end employment with the University, or cancel or become ineligible for Harvard's coverage.

When YOUR REGISTERED DOMESTIC PARTNER or EX-SPOUSE turns 65*

- If you are covering your domestic partner or ex-spouse on your Harvard-sponsored medical coverage, they must enroll in Medicare Parts A and B during their initial enrollment period.* They should begin the process 3-4 months prior to the month of their 65th birthday. They can defer their Medicare Part D enrollment while they are enrolled in a Harvard-sponsored group health plan as it includes creditable prescription coverage.
- Medicare will become their primary plan. This means the Harvard plan will pay for eligible expenses (minus applicable deductible, coinsurance, and copayments) after Medicare has paid its share. **If they do not enroll in Medicare, they will be responsible for the portion typically paid by Medicare.**

* If they do not enroll during their initial Medicare enrollment period, they may be assessed a late enrollment penalty when they enroll at a later date.

If You Are Retired and You or Your Spouse/Domestic Partner at the Time of Your Retirement Are Enrolled in a University-sponsored Retiree Medical Plan

- In order to remain eligible for Harvard's retiree medical coverage, you (or your eligible dependent turning 65) must enroll in Medicare Parts A and B. Medicare will become your primary insurance.
- You (or your eligible dependent turning 65) will receive an enrollment packet from the University approximately four months before your Medicare eligibility date (1st of the month in which you turn 65; or 1st of the previous month if your birthday is on the 1st of the month). It will include information on the University's senior medical plan options, including monthly premiums and enrollment forms.
- Medicare D prescription coverage is included with your Harvard-sponsored senior medical plan. **Do not enroll in a separate Medicare D plan or your Harvard-sponsored medical plan will be cancelled.**
- If you are covering dependents under age 65, they will continue to be eligible for the under 65 medical plans.

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Information About Medicare

Medicare Coverage:

Medicare Part	Coverage Type	Cost
A	Hospital Insurance	No premium*
B	Medical Insurance	Monthly Premium based on annual income
C	Medicare Advantage Plan†	Monthly Premium based on choice of plan and annual income
D	Prescription Drug Coverage	Monthly premium varies depending on plan‡

Medicare Part A and B Enrollment:

Enrollment Period Type	Triggering Event	Enrollment Timeframe
Initial	When you turn 65	Three months before your birthday, the month of your birthday, and three months after your birthday
General	Medicare Annual Open Enrollment Period	January 1 – March 31; late enrollment penalty may apply
Special	Loss of coverage from an employer-sponsored group medical plan	Up to 8 months from the date of your loss of coverage§

To learn more about Medicare, go to [medicare.gov](https://www.medicare.gov).

Additional Resources

- Social Security Administration: [ssa.gov](https://www.ssa.gov)
- Harvard Retiree Health Information: hr.harvard.edu/retiree-health
- [Glossary](#) of Medicare Terms & FAQs
- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at benefits@harvard.edu. Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm, and Wednesdays from 10:30am to 5:00pm

* Medicare Part A is premium-free for those who paid into Social Security for a minimum of 40 quarters.

† Medicare Advantage (Part C) program provides an alternative way to receive Medicare Part A and B coverage along with prescription drug coverage so all your Medicare benefits are in one policy not in A, B, and D as they are for Medicare supplemental plans.

‡ If you meet eligibility and enroll in a senior medical plan through Harvard, Medicare Part D coverage is included.

§ In order to enroll in a senior medical plan through Harvard, you must meet post-retirement health eligibility and complete the enrollment process, which includes providing proof of enrollment in Medicare Parts A and 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, if you are age 65 or older.