



WHAT HAPPENS

To your Harvard University Medical Coverage

WHEN...you, your spouse, or your domestic partner turn age 65?

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

- If under age 65, you, your spouse, and dependent children remain eligible for the same active plans.
- Your domestic partner, if covered, will need to enroll in Medicare Parts A, B, & D when they turn age 65 or they may incur a late enrollment surcharge.
- You cannot make changes to your other benefits.
- You and your spouse (if covered) 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.
- When your employment ends, you should contact the Benefits Office to request proof of medical coverage so you can enroll in Medicare during 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 their secondary coverage. This means the Plan will pay for eligible expenses (minus applicable deductible, coinsurance, and copayments) after Medicare has paid its share. *If your they do 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 dependents will receive an enrollment packet from Harvard University approximately four months before your respective Medicare eligibility date (1st of the month you turn 65).
 - It will include information on the University's senior medical plan options, including monthly premiums and enrollment forms.
- In order to remain eligible for Harvard's retiree medical coverage, you must enroll in Medicare Parts A & B.
- 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 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 plans.

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/> 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 senior medical plan.
 - Review the senior medical 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 senior medical coverage start date will be the same as your Medicare coverage start date.

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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†	Harvard's Tufts Medicare HMO – see current rates on HARVie
D	Prescription Drug Coverage	Monthly premium varies depending on plan‡

- Medicare 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	Annually	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 www.medicare.gov

Additional Resources

- Social Security Administration: www.ssa.gov
- Harvard Retiree Health Information: <https://hr.harvard.edu/retiree-health>
- [Glossary](#) of Medicare Terms & FAQs: <https://hr.harvard.edu/retiree-health>

*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 & 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 meet eligibility and enroll in a senior medical 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 then 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 if you are age 65 or older.

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.