

Becoming Medicare Eligible as a Dartmouth Retiree

You will find information below about how your Dartmouth College retiree medical plan will be impacted when you turn age 65, and important instructions for enrollment in the Dartmouth College Medicare Supplement (DCMS) plan. The Government will send you a booklet to explain your federal Medicare plan. This booklet is called ***Medicare & You***. Please refer to the Medicare & You booklet to answer your Medicare questions.

For Retirees or a Spouse turning age 65:

- Contact Social Security 3 months prior to your 65th birth month to sign up for Medicare Part B (federal medical insurance), and Part A (federal hospital insurance) if you have not already done so.
- Send a copy of your new Medicare card, showing Part A and Part B effective dates to the Dartmouth Benefits Office ***as soon as possible***. If we don't receive a copy of your card within a month prior to your effective date, your enrollment and coverage for services may be delayed.
- Your Medicare coverage should begin on the first of your birth month, unless your birthday falls on the 1st in which case it should begin on the first of the prior month.
- If you are enrolling in the DCMS plan, DO NOT ENROLL in a separate Medicare D prescription drug plan. The DCMS plan supplements Medicare Part A & Part B and includes a Medicare Part D prescription drug plan.
- Upon enrolling, the Dartmouth College Medicare Supplement Plan (DCMS) will replace your existing medical insurance plan.
- Spouses under age 65 who are currently covered under your Retiree Health plan may remain on the same plan until they turn age 65.
- Dependent Children currently covered under your Retiree Health plan may remain in the same plan through age 26.

Medical Coverage in Retirement

In addition to Medicare Part A, you will need to contact Social Security 3 months prior to your retirement date to set up coverage under the federal Medicare Part B plan. Your Dartmouth Retiree Health plan will include a medical supplement to your Medicare Part A and Part B plans; and a Medicare Part D prescription drug plan. You will be enrolled in the Dartmouth College Medicare Supplement (DCMS) plan and the Medicare Part D plan.

Your DCMS and Medicare Part D prescription plan will begin on the first day of your birth month to coincide with your Medicare Part B start date, unless you were born on the first of the month, and then it would begin on the first of the prior month.

Ex: If you were born on August 2nd, your Medicare Part B coverage and your DCMS plan will begin on August 1.st If you were born on August 1,st your Medicare Part B coverage and your DCMS plan will begin on July 1st.

Please note: Medicare may charge a late enrollment penalty if you are not enrolled in “creditable coverage” by your effective date. “Creditable Coverage” is defined as coverage that is as good or better than what Medicare offers.

Medicare premiums

Once you set up your Medicare Part B plan through Social Security you will pay a premium for your Part B coverage that is based on your income, as reported through your federal income tax returns. *If you are considered a higher income beneficiary, the law requires an adjustment to your monthly Medicare Part B and Medicare Part D premiums. This adjustment is referred to as an IRMAA (or Income Related Monthly Adjustment Amount). (See your Medicare & You booklet for more information.)*

If you meet the eligibility requirements for the Retiree Health plan, your Retiree Health premium pays for your DCMS plan and your Medicare Part D plan. You may also receive a subsidy from Dartmouth College toward your Retiree Health premium, based on age and years of benefit-eligible service.

Premium Billing

Once you are enrolled in the DCMS plan, you will begin receiving a monthly invoice from Dartmouth College for any unsubsidized portion of your household medical insurance costs. ***If you do not owe a premium, you will not receive an invoice.***

Extra Help

Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs. You may qualify for Extra Help, also called the low-income subsidy (LIS), if your yearly income and resources are below the limits. See your *Medicare & You* handbook for additional details and eligibility.

Important Address information: If you use a PO Box as your mailing address, you must provide a separate residence address in addition, in order to utilize the College’s Medicare D prescription plan. Express Scripts will mail to a PO Box address but uses your residence address to verify your US residency.

If you have any questions, please feel free to contact the Benefits Office at (603) 646-3588 or Human.Resources.Benefits@dartmouth.edu or Susan Sanborn, Retiree Benefits Counselor, at 603-646-3744 or Susan.M.Sanborn@dartmouth.edu