

Benefits Bulletin

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To: All U. S. Geological Survey Employees

From: S. Kaye Cook
Bureau Human Resources Officer

Subject: Medicare

Employees approaching age 65 often ask us about enrolling in Medicare. There are four parts to Medicare:

- [Part A \(Hospital Insurance\)](#): Currently, you are paying for this with a 1.45% payroll deduction from your pay check. This deduction stops when you retire. You may need to enroll if you want to have this coverage. Generally, those receiving a Social Security will automatically be enrolled. Some people are automatically enrolled at age 65.
- [Part B \(Medical Insurance\)](#): You are not required to enroll in Part B. The advantages or disadvantages of enrolling and the best time to enroll depend on your individual situation.
- [Part C \(Medicare Advantage\)](#): Covers private health plan choices (like HMO's or PPOs). The plans may or may not be advantageous to you since you are eligible for health benefits from the Federal Employees Health Benefits Program (FEHB).
- [Part D \(Medicare Prescription drug coverage\)](#): May not be necessary since your FEHB plan may offer equal, or perhaps better coverage.

The following provides resources to help you decide which of the various parts of Medicare might be right for you:

- The Office of Personnel Management's [webpage on Medicare](#) provides good introductory information about Medicare and specifics for federal employees.
- [Medicare and You](#) provides details about medical costs that may be covered.
- Medicare has detailed information on the [premiums if you enroll now or delay enrollment](#).
- The [FEHB and Medicare Booklet](#) provides an overall picture of how the two programs work together.
- Your [individual health plan brochure \(Section 9\)](#) provides details on the benefits of having Medicare while enrolled with a FEHB carrier.
- Your health benefits carrier has a Federal account representative to assist you with questions regarding how Medicare works specifically with their plan. Contact the number on the back of your enrollment card.
- The Government Executive magazine recently contained an [article](#) for federal employees who are approaching age 65 or older and still working. It addresses three situations:
 - (1) Single federal employee approaching age 65 who is covered by FEHB
 - (2) Married employee approaching 65 who is covered by FEHB

(3) Spouse of a federal employee who is approaching 65 who is covered by the federal employee's FEHB.

- The Social Security Administration at 1-800-772-1213 will assist with questions regarding Medicare enrollment.
- [Medicare's website](#) has the details on their program.
- [Social Security's website](#) has details on their program and information on applying for Medicare.

This [Medicare's website](#) will assist you on deciding when and how to sign up for Part A and Part B. It includes the option to apply for Medicare online

Your [Benefit Specialist](#) is available to assist with general questions and provide the resources included above. We cannot tell you whether or not to enroll. Your decision to apply or not for Medicare is a personal matter that depends on many factors. The information provided here is intended to assist you in making an informed decision for you and your family.