

Medicare and Your Benefits

If you or your spouse are 65 or older, you probably have some questions about Medicare and how it coordinates with your current health plan coverage. Employees that remain actively employed after reaching the age of 65, have a couple options that you should know about.

First, you or your spouse may choose to remain covered under your current plan with your employer. If you choose to remain covered under this plan, this plan will be the primary payer of benefits and Medicare will be secondary. Furthermore, you can continue with this plan without the payroll reduction for Medicare benefits.

As an alternate option, you or your spouse may select to designate Medicare as the primary payer of benefits. If you choose Medicare as your primary plan, coverage under your current plan will end.

If either of these options apply to you or a dependant covered under your plan, contact Human Resources promptly so your coverage can be adjusted to suit your needs. The current plan will continue to be your primary payer by default if you do not specify otherwise.

It is important that you understand how Medicare and your current health plan benefits coordinate so that your health care claims are paid accurately. For further clarification, speak with Human Resources or contact P5 directly.



P5

Health Plan Solutions

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