Turning Age 65 – Priests Group

St. Ambrose Financial Services

Achieving the major life milestone of your 65th birthday means you become eligible to enroll in Medicare. The initial enrollment period begins 3 months prior and ends 3 months after the month you turn 65.

MEDICARE PART A

Medicare Part A covers hospital care and is premium free for most enrollees. Because there is usually no cost and to avoid potential future late enrollment issues, it is best to enroll in Medicare Part A when you turn 65.

You can enroll in Medicare Part A by going to the local Social Security office or online at www.medicare.gov. If you apply in the 3 months prior to your 65th birthday, the benefit begins on the 1st of the month in which you turn 65 (if your birthday is on the 1st of the month, it would be a month earlier). If you sign-up for Medicare Part A during the month of your 65th birthday or the 3 months after, Medicare Part A will be effective on the 1st of the month following your application.

When you enroll to begin your Social Security benefit, it is mandatory to sign up for Medicare Part A.

AS LONG AS YOU RETAIN "ACTIVE PRIEST STATUS," YOU REMAIN ON THE CURRENT DIOCESAN HEALTH PLAN.

MEDICARE PART B

Medicare Part B covers doctor visits and diagnostics in addition to **charging a premium**. This **is not required** when remaining an active employee (Active Priest Status) due to having coverage through the Diocesan Health Plan.

If you continue as active priest status, you will stay on the current health insurance plan. Do not sign-up for Medicare Part B. As you near senior priest status, you will then enroll in Medicare Part B.

Approximately 2-3 months prior to reaching Senior Priest Status, you should enroll in Medicare Part B by going to the local Social Security office or online at www.medicare.gov. Your Medicare Part B effective date should coincide with your senior status effective date.

When transitioning to senior status, Social Security/Medicare requires confirmation notice signed by the Diocese attesting you were continually covered under the Diocesan Health Plan since your 65th birthday.

SUPPLEMENT CHOICES

While not common, if you choose to discontinue the Diocesan Health Plan, you have the option to purchase/pay for coverage on your own from an independent insurance agent. If you have questions on this, please contact St. Ambrose Financial Services.

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