



New to Medicare

State, UW & Local Retirees

Parts of Medicare

Part A – Hospital Care

- Covers: Hospital stays, hospice care, skilled nursing, etc.
- Enrollment: Automatic if you are receiving Social Security
 - If you are not receiving Social Security or if you have a disabled spouse or child, you will need to check in with Social Security and may need to enroll.

Part B – Doctor Care

- Covers: Routine health care, medical visits, lab tests, etc.
- Enrollment: You must enroll, Medicare will mail you information

Part C – Medicare Advantage

- Optional, this combines part A & B. You have Part C if you enroll in a Medicare Advantage plan.

Part D – Pharmacy Benefit

- Covers: Prescription drugs
- Enrollment: Automatic

Enrolling in Part A or Part B

You can enroll in the following ways:

1. Online at www.ssa.gov/
2. By calling Social Security at 1-800-772-1213 (TTY users 1-800-325-0778).
3. In-person at your local Social Security office.

What to Expect

Changes

- ETF will send you a letter requesting your Medicare information a few months before your 65th birthday.
- Medicare will send you statements after you enroll.



- When you become eligible for Medicare, you can choose a new plan design or health plan. If you do not make a change, you will be moved to the Medicare-version of your current health plan.



If you have family members on your plan, under age 65, who are Medicare eligible due to disability, [contact ETF](#) to learn what steps you need to take.

Costs

- You will spend less money when you see the doctor or use other medical services.
- Your monthly premium will decrease. Find rates by visiting etf.wi.gov/benefits-by-employer and follow the prompts to find your health program. Then click *Health Insurance for Retirees with Medicare* → *Medicare Health Plan Premium Rates*
- You must pay for Medicare Part B separately.
 - If you receive Social Security payments, your premium will be deducted each month.
 - If not, you must pay Medicare directly each month.
- Starting at age 65, you will no longer pay life insurance premiums if you are covered by ETF's life insurance plan.
- Prescription drug coverage will change. See the prescription drug formulary to see how your drugs will be covered under Medicare Part D. Check the MedicareRx Plan formulary at [Navitus's ETF Benefits](#) to see how your drugs will be covered.

What Remains the Same

- A covered spouse or other dependents will keep the non-Medicare benefits package until they become eligible for Medicare.

Questions?

Before retirement, contact your employer. After retirement, contact ETF.

