

MUNICIPAL MEDICARE ELIGIBILITY GUIDELINES

Actively working employees:

Employee is age 65/ over or	Remain on active plan
Employee is under age 65 with a spouse age 65 / over or	Remain on active plan
Employee is age 65/older with disabled dependent under age 65 or	Remain on active plan
Employee is age 65/older with a spouse age 65/over or	Remain on active plan
Employee is age 65/older with a spouse under age 65	Remain on active plan

Active employees/dependents remain on an active plan. They are not eligible for a Medicare plan through the governmental unit

Retired employees:

All Medicare eligible retirees/their family members (as long as they are eligible for FREE PART A) must enroll in Medicare Part A and Part B.

Retiree is Medicare eligible with Medicare A and B:	Medicare plan
Retiree is Medicare eligible with a spouse not eligible for Medicare	Medicare plan with spouse on an individual plan
Retiree is Medicare eligible with a Medicare eligible disabled spouse:	Both on Medicare plans
Retiree is Medicare eligible with spouse that is Medicare eligible:	Both on Medicare plans
Retiree is not Medicare eligible with a Medicare eligible spouse: (a non Medicare eligible retiree MAY be eligible through a spouse or ex-spouse)	Retiree on individual active plan and spouse enrolls in a Medicare Plan
Retiree is Medicare eligible with a spouse and dependent child(ren).	<i>Can remain on family plan - Medicare eligibles must enroll in A and B</i>
Retiree is under age 65 with a Medicare eligible spouse and child(ren)	<i>Can remain on family plan - Medicare eligibles must enroll in A and B</i>

Medicare eligible disabled dependent children are also eligible for a Medicare plan if your employee is retired.

If retiree is on a family plan with more than 2 members and not all of them are eligible for Medicare, they can stay on a family plan.

However, the Medicare eligible members must enroll in Parts A and B of Medicare.

The MOST important thing to remember is that everything is based on your employee/retiree.

If your employee is actively working - no matter what the circumstance, no one is eligible for Medicare plans with the governmental unit.

Please note: If a retiree or a retiree's spouse/dependent does not enroll in Medicare A and B when first eligible, BCBS will pay claims as if they WERE enrolled in Medicare. You have to monitor your early retirees/retirees and their dependents.