

MEDICARE PARTS A, B and D

Members should refer to the “Medicare and You” booklet for complete information
www.medicare.gov

WHAT IS MEDICARE PART A?

Hospital Insurance

Medicare Part A helps cover inpatient care in hospitals, including critical access hospitals. It also covers skilled nursing facility, hospice and home health care. You must meet certain conditions to get these benefits.

IS THERE A COST TO PART A?

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid into Medicare taxes while working. Some members will have a cost if they do not meet the requirements for premium free Part A. If a late enrollment penalty is assessed on the member, that fee would have to be paid by the member. For more information please contact the Social Security office at 1-800-772-1213.

WHAT IS MEDICARE PART B?

Medical Insurance

Medicare Part B helps cover medical services like doctors' services, outpatient care and other medical services Medicare Part A doesn't cover, if those services are medically necessary. Qualified members must enroll in Part B and pay a monthly premium.

IS THERE A COST TO PART B OR IS IT PREMIUM FREE?

There is a monthly premium based on your income. For questions regarding Part B premium members can call Social Security at 1-800-772-1213 or refer to the Medicare and You booklet.

IS THERE A PREMIUM SURCHARGE FOR MEDICARE PART B?

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain amount, you may pay more. It is the member's responsibility to contact Social Security and/or Medicare to discuss this surcharge.

WHAT IS MEDICARE PART D?

Prescription Drug Coverage through Medicare

DO I NEED TO ENROLL INTO MEDICARE PART D?

Members are automatically enrolled into Medicare Part D on SISC Retiree Plans.

IS THERE A PREMIUM SURCHARGE FOR MEDICARE PART D?

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain limit, you may pay a Part D income-related monthly adjustment amount (Part D-IRMAA) in addition to your monthly plan premium. This extra amount is paid directly to Medicare by the member. For questions regarding Part D premium surcharges members can call Social Security at 1-800-772-1213 or refer to the Medicare and You booklet.

WHAT DO MEMBERS NEED TO KNOW ABOUT MEDICARE PART D DURING THE ENROLLMENT PROCESS?

Members are automatically enrolled into Medicare Part D on SISC Retiree Plans. During the enrollment process into Medicare Part D, CMS may send members information and communications that require action on the member's part. The member is responsible for reading the materials and responding to communications from CMS. If a member fails to respond to communications from CMS, their enrollment may not be processed.

SISC cannot advise members regarding Medicare eligibility, premiums, and surcharges. Members are responsible for contacting Medicare and/or Social Security to address their specific concerns.