

Working past 65? We're here to help.

Learn more about enrolling in and delaying Medicare.

Ъ	
	0
-4	

Enrolling in Medicare

You are eligible to enroll in Medicare three months before through three months after you turn 65. This is known as your Initial Enrollment Period. During this time, you can enroll in Medicare Part A (Hospital Insurance) unless you want to continue contributing to your health savings account.



Delaying Medicare

You can decide to delay Medicare Part B (Medical Insurance) if you or your spouse are:

- Currently working
- Have coverage through your employer or union
- And your employer or union has 20 or more employees or members

65, you can wait to sign up for Medicare until you stop working or lose your health insurance, whichever comes first.

If you or your spouse work past



More questions?

See the next page for our Medicare frequently asked questions or contact us.

Call: **1-844-296-3822 (TTY: 711)** 8 am to 11 pm Eastern, 5 days a week, M - F Or email: **medicareVIP@anthem.com**



Helpful links and Medicare resources

Select the links below to learn more.

Decide whether to enroll in Medicare Part A and B when you turn 65

Sometimes, enrolling in Medicare Part A and Part B and an individual Medicare plan may be a better option, even if you continue to work.

See the premiums for Medicare Part A, B, and D

Apply for Medicare

Learn about other situations

Different factors can affect your Medicare eligibility, like if you:

- Receive coverage through a spouse who is currently working
- Have retiree coverage, COBRA coverage, and other coverages
- Contribute to a health savings account (HSA)
- Have end-stage renal disease, ALS, or permanent disability

To learn more about how Medicare works for these other situations, call: **1-844-296-3822 (TTY: 711)** or email: **medicareVIP@anthem.com**.

Anthem Blue Cross and Blue Shield is a Medicare Advantage plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC and Anthem Insurance Companies, Inc., dba Anthem Blue Cross and Blue Shield Retiree Solutions. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia with its affiliate Healthkeepers, Inc., and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insur