

## When do I enroll in Medicare?

When you turn age 65, or if you're certified as disabled by the Social Security Administration (SSA), you may become eligible for Medicare. Once you're retired and Medicare-eligible, you'll want to enroll in Medicare Parts A and B.

In most cases, if you're already receiving SSA benefits, you'll be automatically enrolled in Medicare Parts A and B. If you're not yet receiving SSA benefits, you'll need to contact the SSA during your initial enrollment period and enroll in Medicare Parts A and B. You can enroll up to 90 days before your 65th birthday or after you've been certified disabled by the SSA for 24 months.

**If you are currently working for a state agency or higher education institution participating in the Texas Employees Group Benefits Program (GBP), you can delay your Part B enrollment.\***Remember to apply for Medicare Part B no more than 90 days before you stop working.

## How do I enroll in Medicare?

Visit [www.ssa.gov](http://www.ssa.gov) or call the Social Security Administration toll-free at (800) 772-1213, TTY: (800) 325-0778.

## Do I need to enroll in Medicare Part A and Part B?

Yes. You need to enroll in both if you're Medicare-eligible and no longer work for a state agency or higher education institution participating in the GBP.

**Part A** covers hospitalization and is free for most people.

**Part B** covers medical costs other than hospitalization, such as doctors' visits or lab work, and has a monthly premium. You're responsible for your Medicare premiums. If you do not enroll in Part B, you'll pay most or all of your health care out-of-pocket costs for Part B services. SSA may add a lifetime penalty to your monthly Part B premium if you are retired and do not enroll in Part B when first eligible.

## How will my state health coverage change when I enroll in Medicare?

Retirees, dependents and survivors enrolled in Medicare Parts A and B are enrolled in HealthSelect<sup>SM</sup> Medicare Advantage Plan preferred provider organization, insured by UnitedHealthcare<sup>®</sup>. Be sure to provide ERS with your (or your dependent's) Medicare information as soon as you have it to begin the enrollment process. Eligible survivors also must provide their Medicare information to ERS to enroll.

Medicare Advantage plans like the one offered through the GBP support the state's goal to provide quality benefits while helping you better budget your health care costs. This plan:

- lowers the monthly insurance premiums for dependents, survivors, and retirees who are subject to tiered insurance;
- can be used at any doctor's office that accepts Medicare and
- offers extra benefits.

\*If you're covering a dependent on your health plan who is Medicare-eligible, or will be Medicare-eligible, the above information will also apply to your dependent.

## What is a Medicare Advantage plan?

With Medicare Advantage plans, insurance companies work with and receive payments from Medicare to manage health care costs. Medicare Advantage plan participants are still covered by Medicare and still pay Part B Medicare premiums, but the traditional Medicare coverage is replaced with a Medicare Advantage plan, such as HealthSelect Medicare Advantage. This plan files claims for you, as long as your provider accepts Medicare and agrees to bill UnitedHealthcare for charges.

## Does HealthSelect Medicare Advantage provide the same coverage as my current plan?

HealthSelect Medicare Advantage provides comparable or better coverage than your current coverage. See the [Medicare Health Plans Comparison Chart](#) on the ERS website for more information. Services covered at 100% include:

- doctor visits;
- hospital stays;
- emergency care and urgent care visits and
- wellness programs.

## Can I see my current doctor?

Yes. Contact your doctor to make sure he or she accepts Medicare and is willing to bill UnitedHealthcare. If he or she is not willing to bill UnitedHealthcare, you must pay for your services up front and submit claims to UnitedHealthcare for reimbursement.

Call Medicare toll-free at (800) 633-4227 to find health providers or doctors who accept Medicare or go to [www.uhcretiree.com/ers-ma/find\\_a\\_provider.html](http://www.uhcretiree.com/ers-ma/find_a_provider.html).

## Where can I get more information?

ERS offers Medicare Preparation webinars and seminars for active employees, retirees and dependents nearing Medicare eligibility. Please visit [www.ers.texas.gov/Event-Calendars](http://www.ers.texas.gov/Event-Calendars) to register.

**Learn more**  
Go to <https://ers.texas.gov/Retirees/Rates>  
to view GBP health plan comparison charts  
and premium rates.

**Contact us**  
Call ERS Customer Service toll-free at  
**(877) 275-4377 (TTY: 711)**,  
8 a.m. – 5 p.m., Monday – Friday,  
or visit [www.ers.texas.gov](http://www.ers.texas.gov).

## Am I eligible for HealthSelect Medicare Advantage?

You are eligible if you're retired and enrolled in Medicare Parts A and B and have provided your Medicare information to ERS.

Your dependents, as well as surviving spouses and surviving children, are eligible if they're:

- at least age 65 or certified as disabled by the SSA with Medicare;
- enrolled in Medicare Part A (hospital) and Part B (other medical) and
- living in the United States or Puerto Rico.

To enroll your dependent or surviving spouse/children, ERS must have their Medicare details. A retiree and any dependents (spouse and/or disabled child) enrolled in Medicare must have the same health plan.

## What if I am already enrolled in a private or other group Medicare Advantage plan?

You can only be enrolled in one Medicare Advantage plan at a time. If you enroll in the GBP Medicare Advantage plan, Medicare will cancel your enrollment in the other Medicare Advantage plan and you will remain on your health plan through the GBP.

## How do I enroll in the HealthSelect Medicare Advantage Plan?

Once you are retired and Medicare-eligible, you must sign up for Medicare Parts A and B. When you receive your Medicare information, contact ERS to be enrolled in HealthSelect Medicare Advantage. The process is the same if you're retired and your dependent becomes eligible for Medicare. Once your enrollment is complete, you'll receive information directly from UnitedHealthcare about your enrollment date. If you decide to stay in your current plan at the current premium rate, you'll need to sign in to your ERS OnLine account at [www.ers.texas.gov/account-login](http://www.ers.texas.gov/account-login) or call ERS at (877) 275-4377 to update your Medicare options prior to your start date with HealthSelect Medicare Advantage.

## Will I receive a new ID card?

Yes. You'll receive a new ID card from UnitedHealthcare for the HealthSelect Medicare Advantage plan shortly after you are enrolled. If you do not receive your ID card by your start date, call UnitedHealthcare at (855) 853-0453 for your ID and group numbers to give to your provider, access services, and to request a new ID card.

## Who's not eligible?

- Active employees
- Dependents (even if retired or certified as disabled by the SSA with Medicare) of active employees
- Persons under 65 (unless certified as disabled by the SSA and enrolled in Medicare)
- Persons living outside the United States or Puerto Rico
- Retirees who return to work for a state agency or higher education institution with the GBP
- Members and/or dependents who have ESRD and are still within their 30 month coordination period

## Do I need to enroll in Medicare Part D?

No. Once you contact ERS with your Medicare information, you'll be enrolled in HealthSelect<sup>SM</sup> Medicare Rx. This is a Part D plan administered by UnitedHealthcare. Find more information at [www.HSmedicareRx.com](http://www.HSmedicareRx.com).

## Do I need to pay a Part D premium?

Most people do not pay a premium for HealthSelect Medicare Rx. Based on your income level, you may have to pay a premium referred to as the Income Related Monthly Adjustment Amount (IRMAA). SSA determines if you have to pay a Part D IRMAA.

## Can I decline enrollment in HealthSelect Medicare Rx?

Yes, but if you decline the coverage, you lose all GBP prescription drug coverage. ERS does not offer an alternative plan. If you do not enroll in another Part D plan within 63 days of losing your GBP prescription drug coverage, Medicare will penalize you. To decline the HealthSelect Medicare Rx plan, call ERS toll-free at (877) 275-4377 (TTY: 711).

Please note: You could lose your GBP Medicare Advantage plan by signing up for another Part D plan.\*

## What happens to my dependent's prescription coverage if we are both enrolled in Medicare and I decline HealthSelect Medicare Rx?

Your dependent would lose current prescription coverage and neither of you would have prescription drug coverage through the GBP. Both of you would need to purchase a private prescription plan.

## What if I am already enrolled in a private Medicare Part D plan?

You cannot be enrolled in both HealthSelect Medicare Rx and a private Medicare Part D plan. Medicare will cancel your enrollment in the private Medicare Part D plan once you enroll in HealthSelect Medicare Rx.

## Look at some of these Extra Benefits you get with HealthSelect Medicare Advantage:

- **FirstLine Essentials+**: A quarterly allowance to spend on over-the-counter health care items.
- **SilverSneakers®**: Access to thousands of fitness locations and exercise classes at no cost to you.
- **Transportation**: Rides for non-emergency, medical-related appointments and pharmacy trips.
- **UnitedHealthcare Hearing**: Access to name-brand and private-labeled hearing aids from a network of credentialed hearing professionals nationwide.
- **In-home personal care**: Up to eight hours per month of non-skilled in-home care for participants who qualify.

See the full list of Extra Benefits at [https://www.uhcretiree.com/ers-ma/specialty\\_benefits.html](https://www.uhcretiree.com/ers-ma/specialty_benefits.html)

*\*If you join a group Part D plan, you can keep your ERS Medicare Advantage Plan. If you join a private Part D plan, you will lose your ERS Medicare Advantage plan.*