

## MEDICARE and YOUR MCPS RETIREMENT HEALTH BENEFITS

Montgomery County Public Schools (MCPS) requires all participants in the MCPS Retiree Benefit plan to enroll in Medicare Parts A & B when first eligible. When you become Medicare-eligible, Medicare becomes your primary medical coverage and the MCPS medical plan becomes your Medicare supplement.

You are eligible for Medicare if you:

- Are age 65 and over,
- Receive social security disability benefits (from the Social Security Administration) and are beginning the 25th month of entitlement, or
- Have certain medical conditions.

Your Medicare-eligibility date is the first day of the month in which you turn 65 if you have not qualified for enrollment before age 65. If your date of birth is the first of the month, the Medicare-eligibility date is the first of the previous month.

***NOTE: Failure to enroll in Medicare Parts A & B when eligible will result in the termination of MCPS medical and prescription plans.***

Timeline	AT THE TIME OF RETIREMENT			
	IF YOU ARE		IF YOUR DEPENDENT IS	
	Under 65	Age 65 or Above	Under 65	Age 65 or Above
Three Months Prior to Retirement Date	No action needed at this time	<b>1)</b> Contact the Social Security Administration to apply for Medicare Parts A and B (800-772-1213) <b>2)</b> Provide ERSC with the Social Security Adm. <i>Request for Employment Information</i> form (Form CMS-L564) for completion	No action needed at this time	<b>1)</b> Contact the Social Security Administration to apply for Medicare Parts A and B (800-772-1213) <b>2)</b> Provide ERSC with the Social Security Adm. <i>Request for Employment Information</i> form (Form CMS-L564) for completion
Two Months Prior to Retirement Date	No action needed at this time	<b>1)</b> Submit a copy of your Medicare card to ERSC 60 days prior to the Medicare-eligibility date <b>2)</b> Complete the necessary forms (available from ERSC) for health and prescription	No action needed at this time	<b>1)</b> Submit a copy of his/her Medicare card to ERSC 60 days prior to the Medicare-eligibility date <b>2)</b> Complete the necessary forms (available from ERSC) for health and prescription
Timeline	DURING RETIREMENT			
	IF YOU ARE		IF YOUR DEPENDENT IS	
	Approaching Age 65		Approaching Age 65	
Three Months Prior to Medicare-Eligibility Date	<b>1)</b> Contact the Social Security Administration to apply for Medicare Parts A and B (800-772-1213)		<b>1)</b> Contact the Social Security Administration to apply for Medicare Parts A and B (800-772-1213)	
Two Months Prior to Medicare-Eligibility Date	<b>1)</b> Submit a copy of your Medicare card to ERSC 60 days prior to the Medicare-eligibility date <b>2)</b> Complete the necessary forms (available from ERSC) for health and prescription plans		<b>1)</b> Submit a copy of his/her Medicare card to ERSC 60 days prior to the Medicare-eligibility date <b>2)</b> Complete the necessary forms (available from ERSC) for health and prescription plans	

### Important Contacts

Employee and Retiree Service Center (ERSC), Telephone 301-517-8100,  
 Fax 301-279-3642 or 301-279-3928, Email [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org), website [www.montgomeryschoolsmd.org/departments/ersc/](http://www.montgomeryschoolsmd.org/departments/ersc/)  
 Social Security Administration (SSA), 800-772-1213, website [www.ssa.gov](http://www.ssa.gov)  
 Medicare, Centers for Medicare/Medicaid Services (CMS), 800-633-4227, website [www.medicare.gov](http://www.medicare.gov)