

Age 65 and Over FAQ's

Do I need to enroll in Medicare Part A or Medicare Part B?

It is important for you to be aware of how enrollment in Medicare will impact your Health Savings Account. At age 65, you became eligible to enroll in Medicare Part A and B, but **enrollment is not required**. The Company's medical plan will remain primary as long as you are an active employee. Likewise, your spouse is not required to enroll in Medicare at age 65 if covered under the Company's medical plan. (Exception: If you have end stage renal disease or amyotrophic lateral sclerosis [ALS], please see Medicare guidelines for additional requirements.)

Will I have a late enrollment penalty if I apply for Medicare after age 65?

When you retire, you and/or your spouse will apply for Medicare as part of a Special Enrollment Period, which allows late enrollment into Medicare without a penalty. Late enrollment forms will be provided during your ORNL retirement counseling session.

Special Enrollment Periods do not apply when you are in your Initial Enrollment Period with Medicare. If you are planning to retire three months prior to, the month of, or three months after your (or your spouse's) 65th birthday, contact the ORNL Benefits for instructions as to when to enroll in Medicare.

What if I enroll in Medicare Part A and/or Medicare Part B and I am still employed?

Once you enroll in Medicare, you can no longer contribute to your Health Savings Account. This also includes any employer contributions. Contact ORNL Benefits immediately for discontinuing your contributions to the Health Savings Account.

What happens if I apply for my Social Security benefits?

Applying for Social Security benefits will automatically enroll you in Medicare Part A. Your Medicare Part A effective date will be retroactive up to 6 months from the month you apply. Contact ORNL Benefits immediately.

What happens if my spouse applies for Social Security benefits based on my earnings?

If your spouse applies for social security benefits from your earnings, you will be automatically enrolled in Medicare Part A. Contact ORNL Benefits immediately.