



Roadmap for Employees working past age 65 (spouse turning 65 while employee continues to work)

Legend

Plan the route

Getting close

It's time to do it now

When to Act	Take action	Contact	On the Web	Contact
Plan the route				
Two to three months prior to age 65 for you or your spouse	Contact Medicare about Initial Enrollment vs. Special Enrollment rules	Medicare or your local Social Security Office	http://www.medicare.gov/ http://www.ssa.gov/	1-800-MEDICARE 1-800-633-4227 1-800-772-1213
The three months prior to the month in which you turn 65 or the three months prior to month that you will become a Retiree	Determine Medicare A & B enrollment status	Medicare or your local Social Security Office	http://www.medicare.gov/ http://www.ssa.gov/	1-800-MEDICARE 1-800-633-4227 1-800-772-1213
Three months prior to Medicare eligibility (turning 65)	If TRICARE eligible contact TRICARE via the TRICARE site or your Armed Services Branch	TRICARE	http://www.tricare.mil/	MN is West Region 1-888-TRIWEST WI is North Region 1-877-TRICARE
Upon turning 65	Medicare eligibility or age 65 has no effect on dental	N/A	N/A	N/A

If you plan to continue to work past the date you become eligible for Medicare and you are covered by SEGIP's Advantage Health Plan, you may not need to enroll for Medicare Part A and/or Medicare Part B until you want this coverage to begin following your retirement or separation. This is also true for your spouse, if he or she is a covered dependent on your SEGIP Advantage Health Plan while you continue to work for the state. Typically, Medicare Part A has no monthly premium, but Medicare Part B does have a monthly premium once enrolled. For more information about this and your ability to delay enrollment in Medicare Parts A & B, contact Medicare at the websites and numbers above.

Getting close				
6 months prior to retiring	Review the Senior Plans offered by SEGIP (includes the prescription Drug Program)	SEGIP – Employee Insurance Division BCBS Coordinated Plan HealthPartners Freedom Plan UCare for Seniors	http://www.mn.gov/mmb/ http://www.bluecrossmn.com/oca/eConsumer/portal/segip http://www.healthpartners.com/segip/ http://www.ucare.org/Pages/default.aspx	651-355-0100 651-662-5090 & 1-800-262-0819 952-883-7900 & 1-888-343-4404 612-676-6900 & 1-877-598-6474
Within 6 – 2 months prior	Pick your retirement date and...	Contact appropriate Pension Administrator to review options	http://www.msrs.state.mn.us/ https://www.minnesotatra.org/ http://www.mnpera.org/	1-800-657-5757 1-800-657-3669 1-800-652-9026
One year prior to attaining age 65 and or leaving employment *remember to account for a drug plan	Do your homework if wish to explore private policies	Other insurance carriers – see your home mailbox	N/A	N/A

It's time to do it now				
Within 60 days prior to Retirement	Determine whether you want or need to change your Medical or Dental insurance carriers	BlueCross BlueShield, HealthPartners, PreferredOne, UCare for Seniors, State Dental Plan-Delta, HealthPartners State of MN Dental Plan	http://mn.gov/mmb/segip/medical-dental/med-dent-newhire/get_started/index.jsp	http://mn.gov/mmb/images/ContinuingInsuranceUponRetirement-ForRegularRetirees.pdf
Three months prior to retirement date	Enroll in Medicare Parts A & B, if not already enrolled	Contact local Social Security Office or Medicare	http://www.medicare.gov/ http://www.ssa.gov/	1-800-MEDICARE (633-4227) 1-800-772-1213
Within 2 months: no later than 30 days from retirement	Complete the paperwork *Senior Plan application is mailed to home address for retiree or spouse 65+ with Medicare A & B. Must be completed and returned to carrier ASAP	HR/MMB	http://www.mn.gov/mmb/ 1) Continuation of Coverage Upon Retirement (Special and Early/Reg.) 2) Post Retirement Optional Life employee 3) Optional Life Spouse 4) COBRA	651-355-0100