

Retiree Health Insurance Enrollment Scenarios (Employees and/or Spouses age 65 or older)

Use the chart below to find your scenario to see your health insurance coverage.

Employment Status	Health Coverage
Employee Actively Working	Remain covered under active non-Medicare plans. May defer Medicare Part B Enrollment without penalty.

Employment Status	Health Coverage
Employee Retired <i>(providing family coverage for spouse, dependent(s) under age 26 or disabled dependent age 26 or older)</i>	Remain covered under active non-Medicare plans as Family Exemption. May defer Medicare Part B Enrollment without penalty. If dependent coverage ends, Employee and/or Spouse age 65 or older MUST apply for Medicare Part B if eligible for Medicare Part A at no cost.*

Employment Status	Health Coverage
Employee Retired <i>(employee or spouse is Medicare eligible)</i>	If eligible for Medicare Part A at no cost*, MUST apply for Medicare Part B and enroll in a Medicare Supplement/Medicare Advantage plan option. If employee or spouse reaches age 65 before the other, coverage will be split with one active non-Medicare plan individual enrollment and one Medicare plan enrollment until both parties are eligible for Medicare plans.

Employment Status	Health Coverage
Employee Retired <i>(employee and spouse are ineligible for Medicare)</i>	If NOT eligible for Medicare Part A at no cost*, remain covered under active non-Medicare plan. Documentation of Medicare Part A ineligibility from Social Security must be provided.

**Medicare Part A is available at no cost for individuals who have worked 40 credits into Social Security or have a current, former or deceased spouse who worked 40 credits into Social Security, individuals hired after July 1, 1986 who paid the Medicare tax, or those with Military service that counts.*

Please note: A spouse reaching age 65 before the employee may elect to enroll in Medicare Part B and voluntarily terminate coverage through City of Boston to obtain individual direct pay Medicare plan.

If you have questions please contact the Health Benefits and Insurance Division at 617-635-4570 or visit Boston City Hall, Room 807, Mon-Fri from 9 am to 5pm.

This information is for informational purposes only and not meant to be all inclusive.