

The basics of Medicare

Michigan Public School Employees
Retirement System



A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

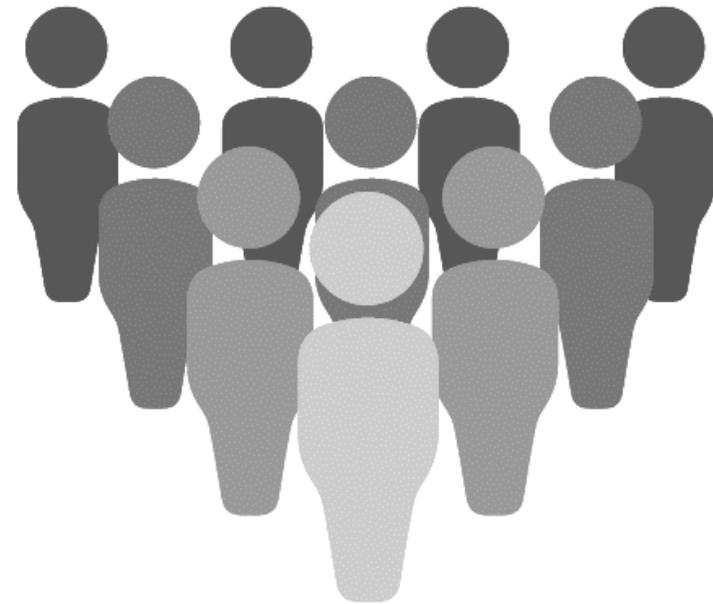
Medicare Plus BlueSM is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information.

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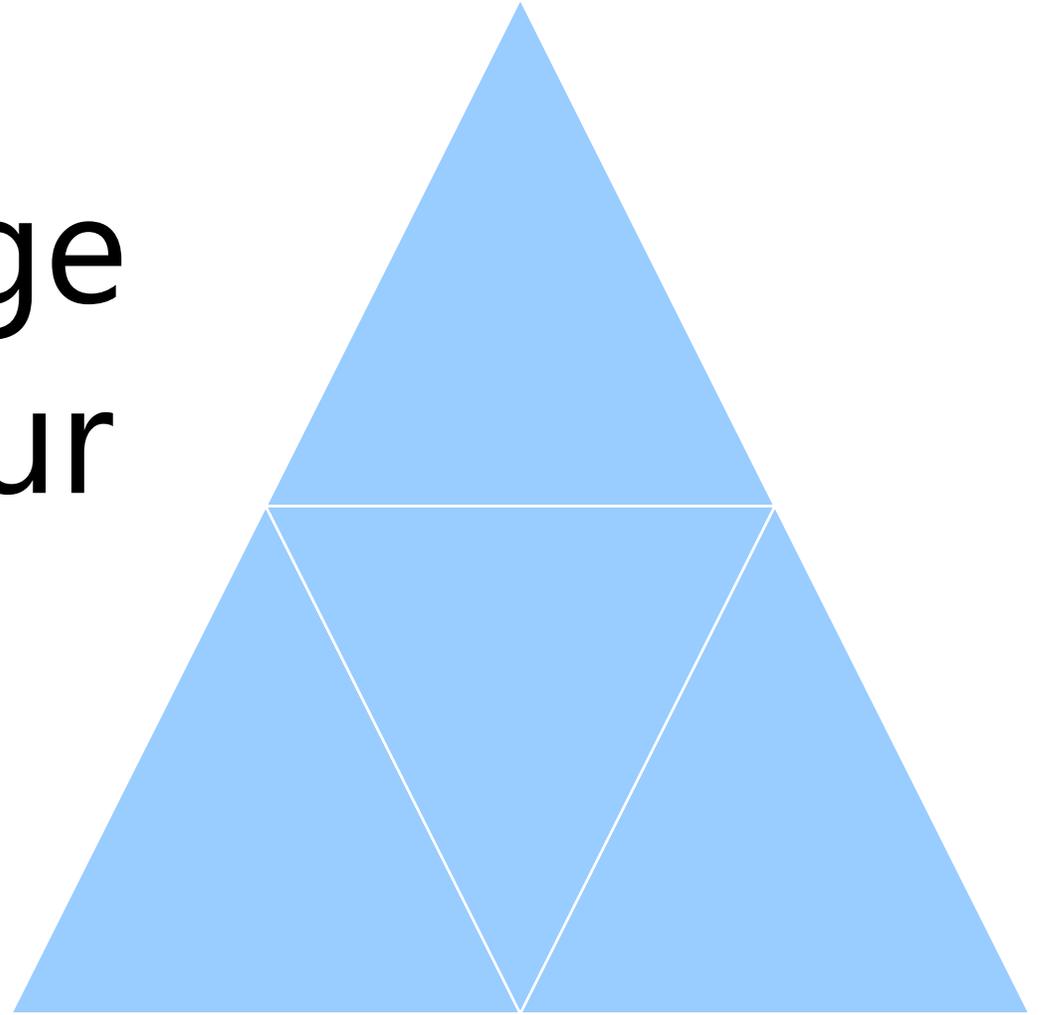
What is Medicare?

Medicare is the federal health insurance program for:

- Americans age 65 and older
- People under age 65 who have received Social Security disability benefits for 24 months
- People diagnosed with end-stage renal disease



Medicare coverage
is divided into four
parts.



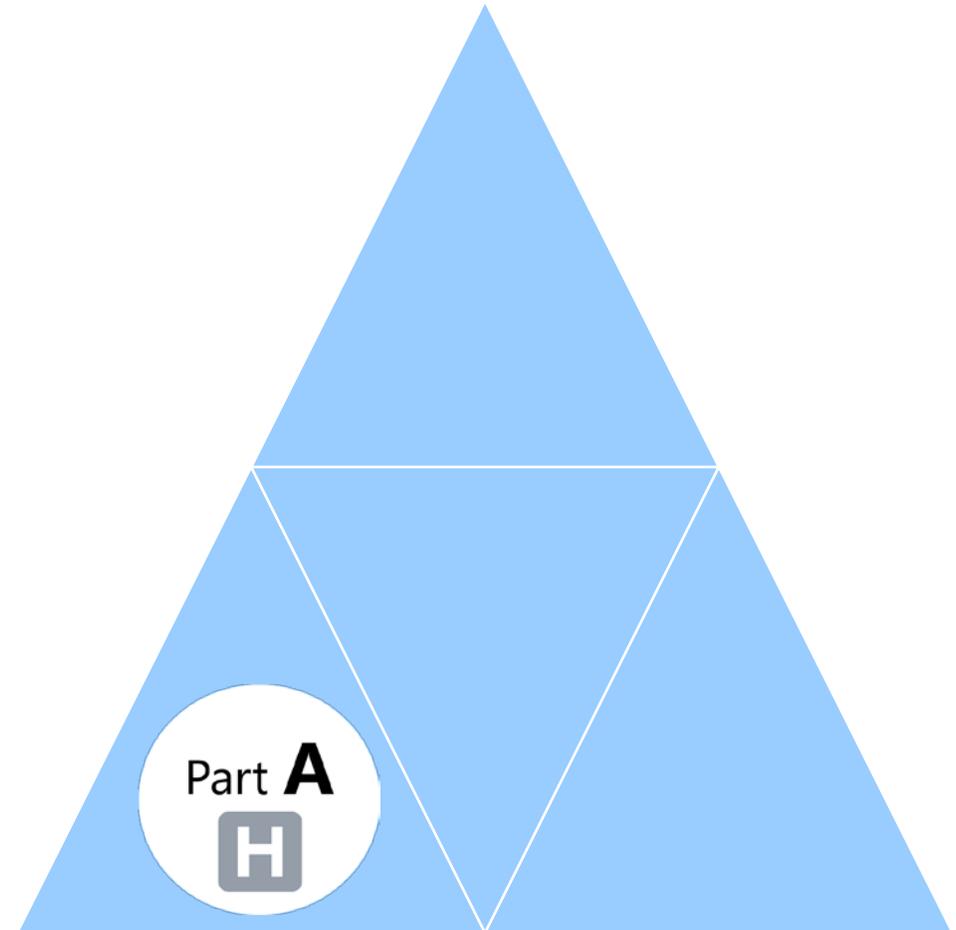
Medicare Part A is hospital coverage.

Covered services include:

- Hospital care
- Skilled nursing facility care
- Hospice care
- Home health care

You do not pay a monthly premium for Part A coverage if:

- You or your spouse paid Medicare taxes while working
- You currently collect Social Security benefits
- You're eligible to receive Social Security benefits but haven't started to collect



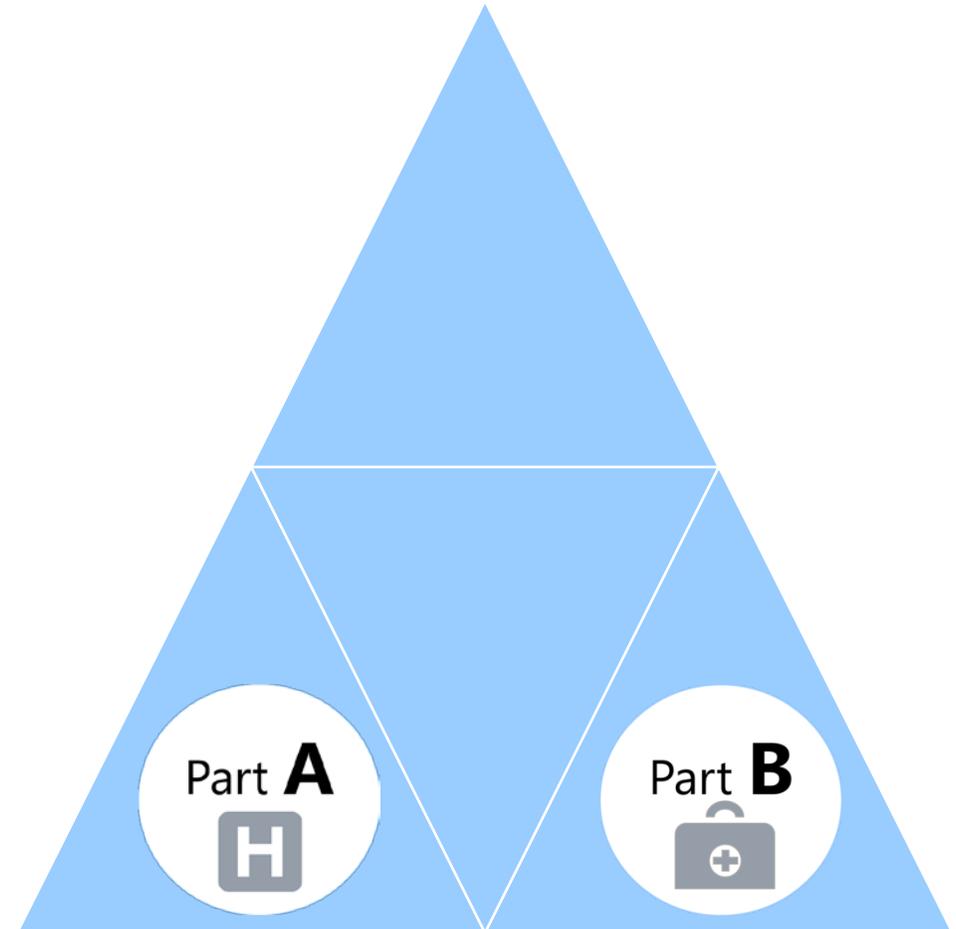
Medicare Part B is medical coverage.

Covered services include:

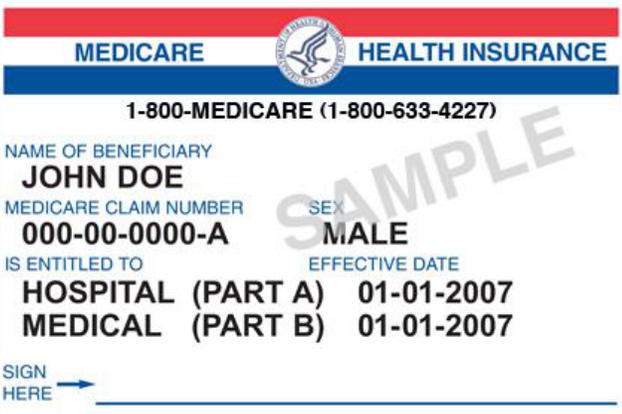
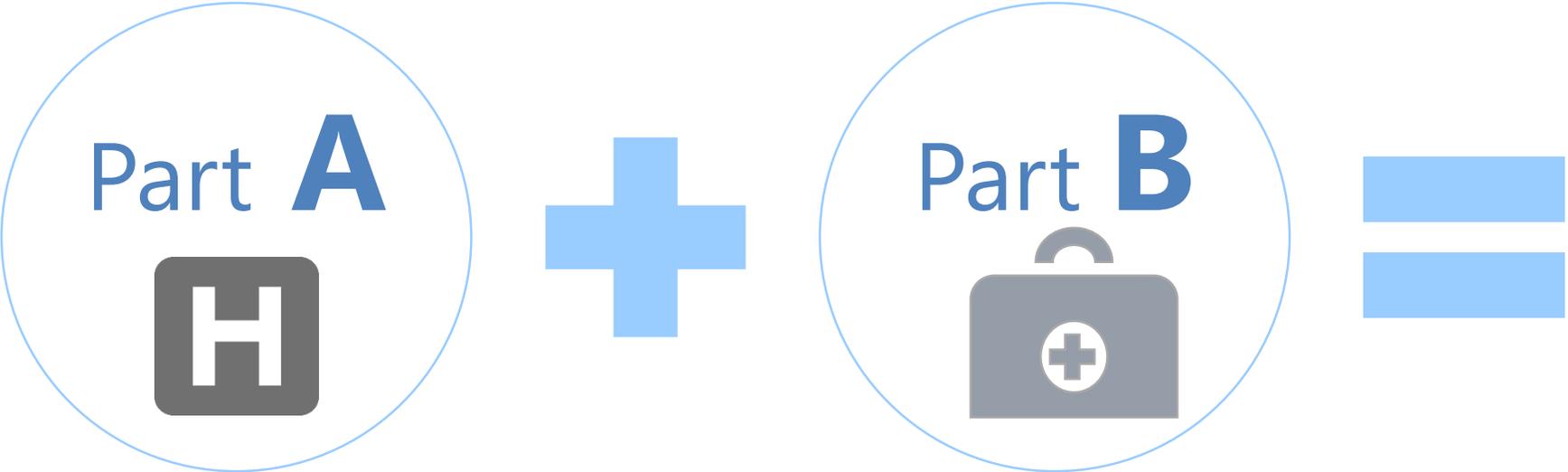
- Doctor visits
- Some preventive services
- Lab tests
- Durable medical equipment

Medicare Part B costs:

- You pay a monthly premium for Original Medicare's Part B
- Most people pay \$104.90 per month
- Deducted from your Social Security benefits



Medicare Parts A and B make up Original Medicare.



Medicare Part C is Medicare Advantage.

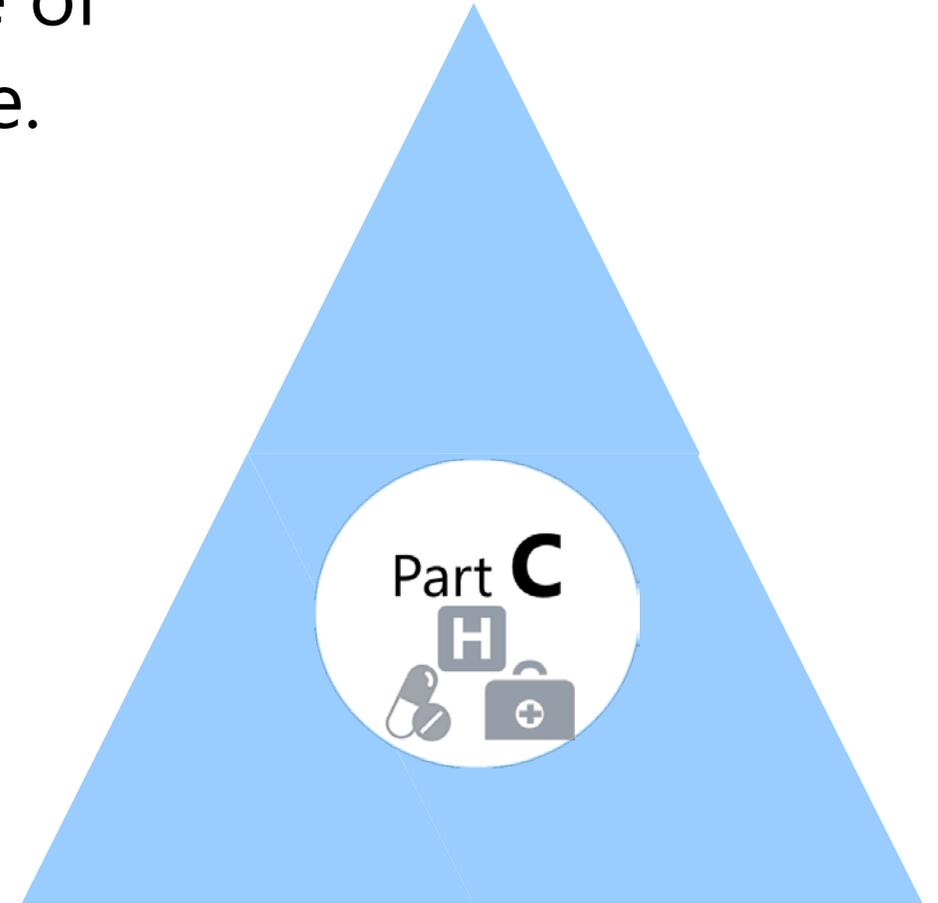
Medicare Part C combines the coverage of Original Medicare with private insurance.

Covered services include:

- Includes everything covered by Original Medicare
- Additional covered services

Medicare Part C costs:

- A monthly premium for Medicare Advantage coverage is deducted from your Retirement System pension payments.



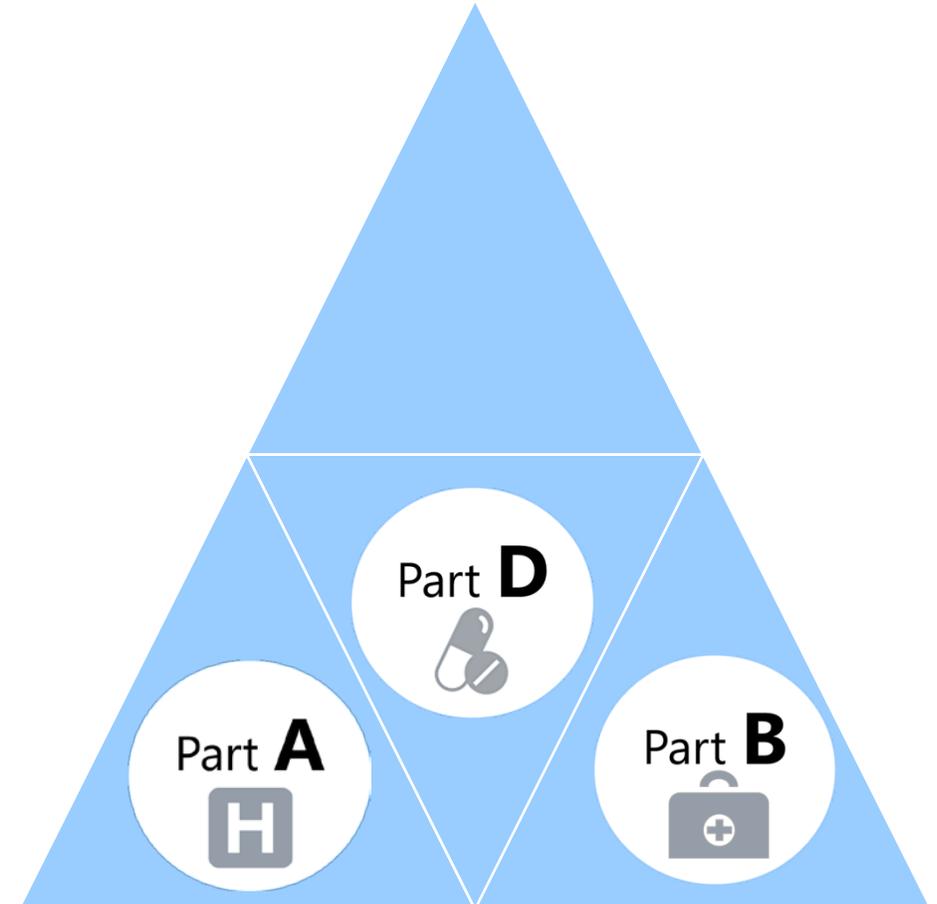
Medicare Part D is prescription drug coverage.

Covered services include:

- Prescription drugs through CatamaranRx*

Medicare Part D costs:

- A monthly premium for Part D prescription drug coverage is deducted from your Retirement System pension payments.



*CatamaranRx is an independent company contracted by the Office of Retirement Services to provide prescription drug coverage for MPSERS' members.

Enrolling in Medicare

Michigan Public School Employees
Retirement System



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When am I eligible for Medicare?

You are eligible for Medicare if:

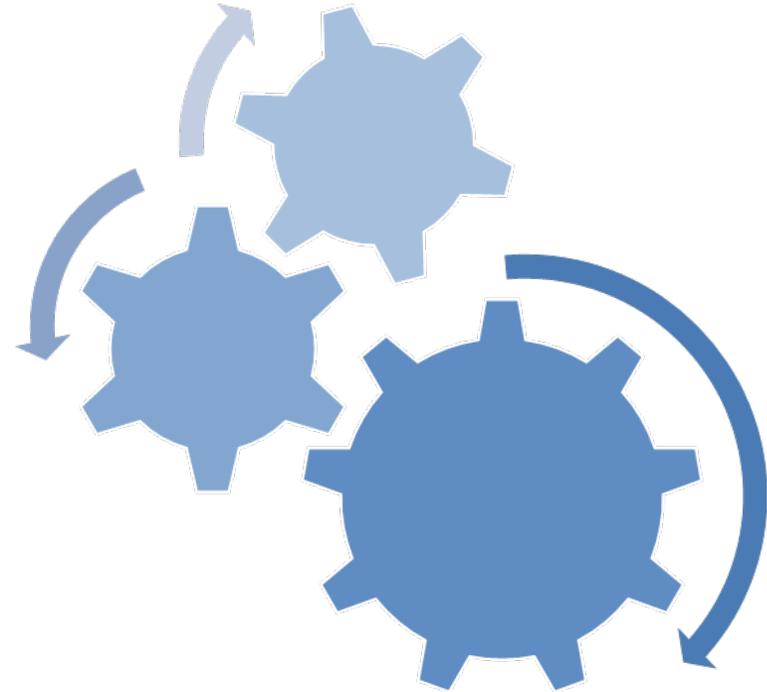
- You are age 65 or older and a permanent resident of the United States
- You are under age 65 and have collected Social Security disability benefits for at least 24 months
- You have been diagnosed with end stage renal disease

How do I enroll in Medicare?

If you collect Social Security before you turn 65, you will be enrolled in Medicare Parts A and B automatically.

Some people must apply for Medicare coverage. You must apply if:

- You are not collecting Social Security before age 65
- You are under 65 and have end-stage renal disease



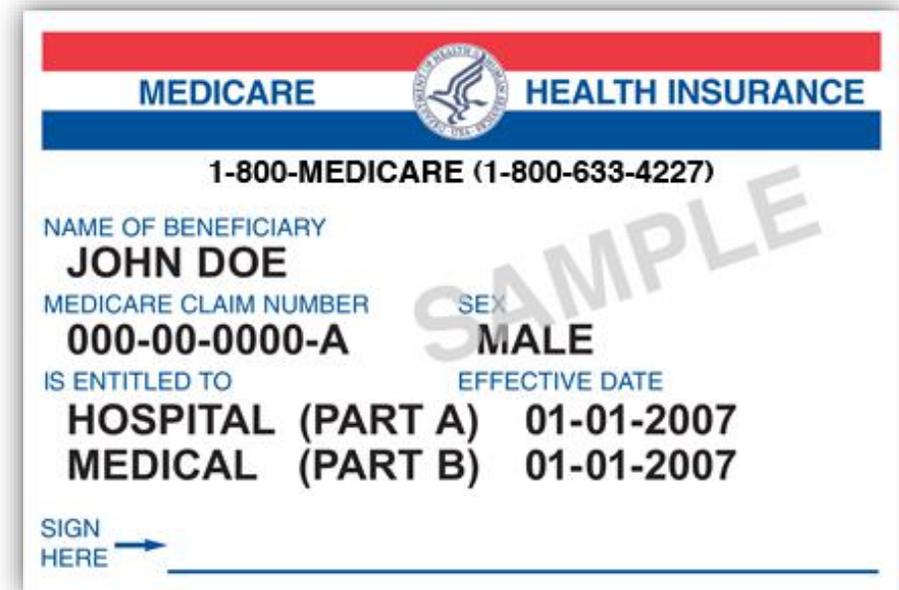
How do I know my status?

If you are enrolled automatically:

- You will receive a red, white and blue Medicare card in the mail three months before your 65th birthday.
- Keep your card in a safe place. You won't need to use it for services.

If you do not receive your Medicare card:

- Call Social Security at 1-800-722-1213, 24 hours a day, seven days a week. TTY users call 1-800-325-0778, 7 a.m. to 7 p.m.





Please read your mail.

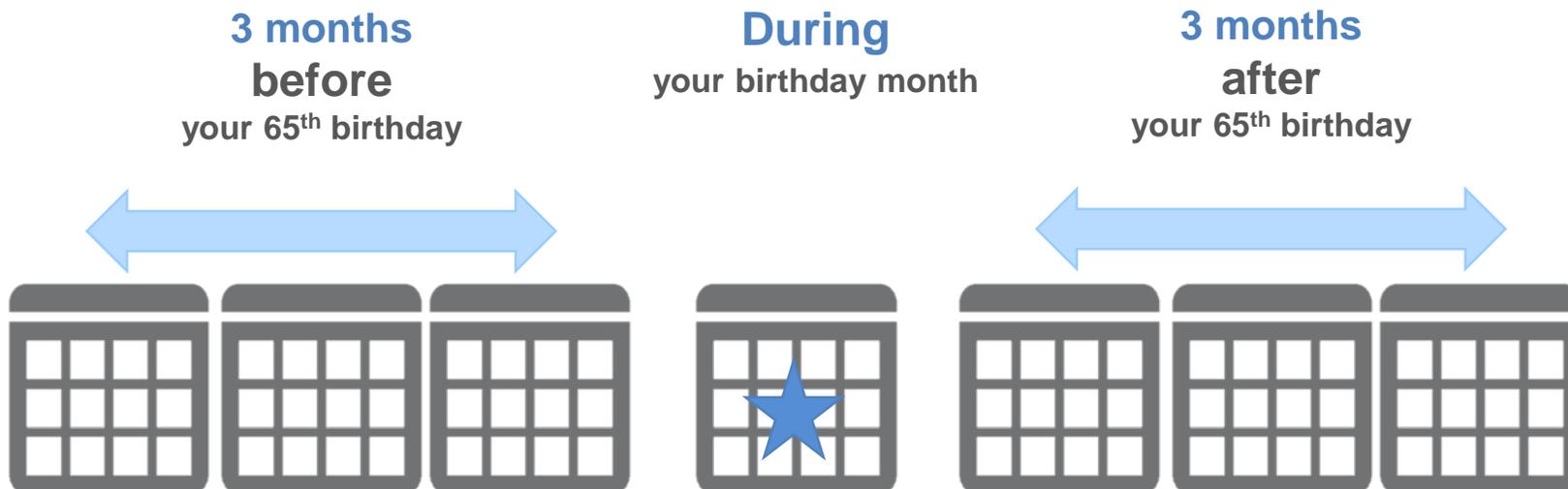
- You will receive important mail about your transition into Medicare from Blue Cross Blue Shield of Michigan, Medicare, and the Office of Retirement Services.
- Make sure your contact information is up to date with the Retirement System by going to www.michigan.gov/orsmiaccount. *

*Blue Cross Blue Shield of Michigan does not control or endorse this website or its content.

When can I apply for Medicare?

You may apply for Medicare coverage during your **Initial Enrollment Period**.

Your Initial Enrollment Period is a seven-month period that begins three months before your 65th birthday and ends three months after your birthday month.



How do I apply for Medicare?

There are several ways to apply for Medicare:



Visit www.ssa.gov/medicareonly * to complete an application.



Call the Social Security Administration at 1-800-772-1213, 24 hours a day, seven days a week. TTY users should call 1-800-325-0778, 7 a.m. to 7 p.m.



Visit your local Social Security office. To find an office near you, visit www.ssa.gov/locator *

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How do I enroll in Medicare Advantage?

If you have Original Medicare when you turn 65:

- The Retirement System will submit your enrollment information to Blue Cross
- You will be enrolled automatically

If you have drug coverage through the Retirement System:

- You will be automatically enrolled in Medicare Part D through CatamaranRx

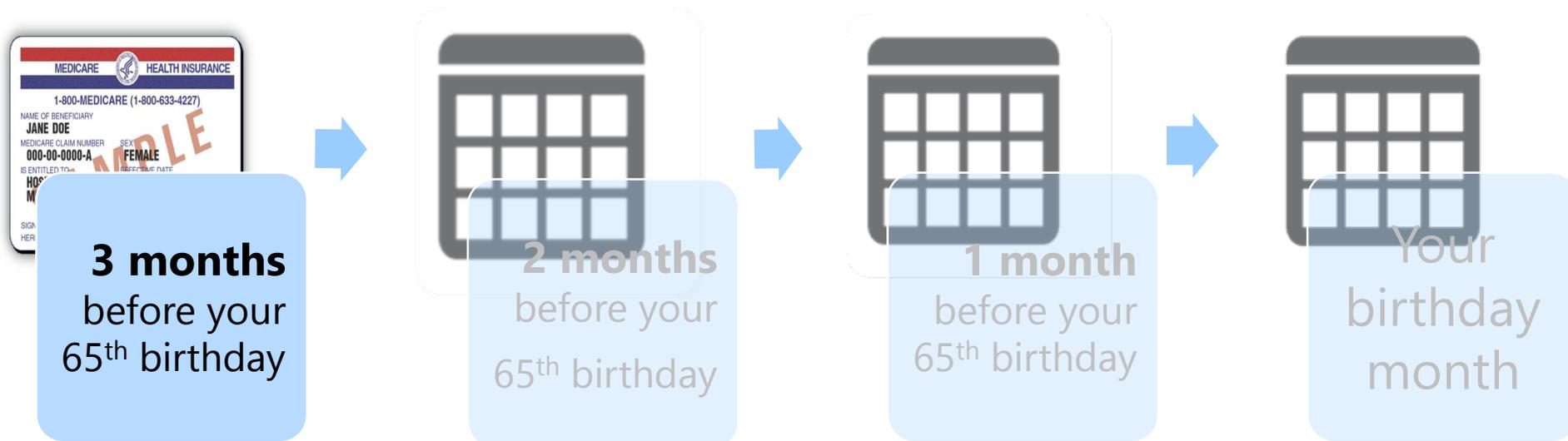


You **must** be enrolled in Medicare Parts A and B to enroll in Medicare Advantage.

Three months before you turn 65...

You will receive your red, white and blue Medicare card in the mail.

- Remember, store this card in a safe place.
- If you do not receive this card before your 65th birthday, call Social Security at 1-800-772-1213. TTY users call 1-800-325-0778.



Two months before you turn 65...

You will receive a pre-enrollment kit that includes a summary of your new coverage.

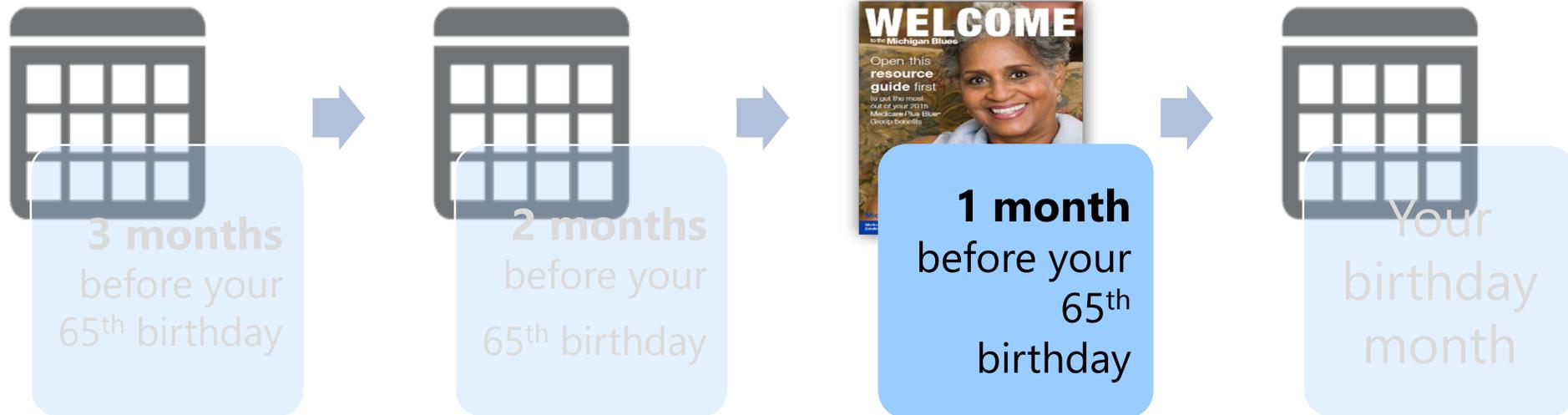
- You may also receive promotional information about other Medicare Advantage and drug plans around this time.
- Do not enroll in another plan or your Retirement System coverage will be cancelled.



One month before you turn 65...

You will receive a Welcome Kit which includes your *Evidence of Coverage* and a resource guide to help get you get started.

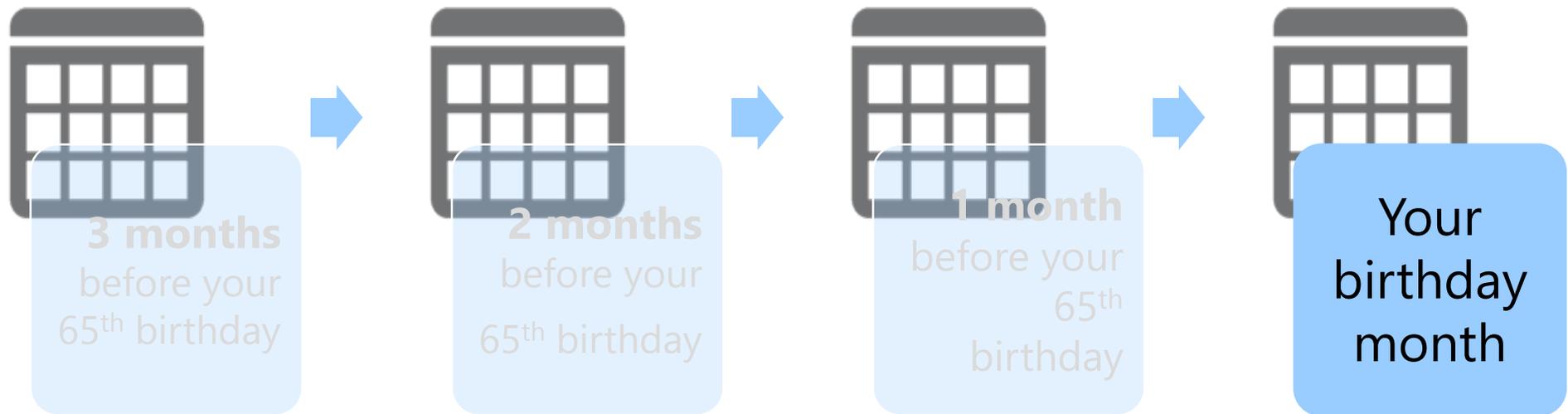
You will receive a new Blue Cross membership card in a separate envelope.



During your birthday month...

Your Medicare Advantage coverage becomes effective automatically on the first day of your birthday month.

Blue Cross will contact you if there are any issues with your enrollment.



Questions
about Medicare
coverage?

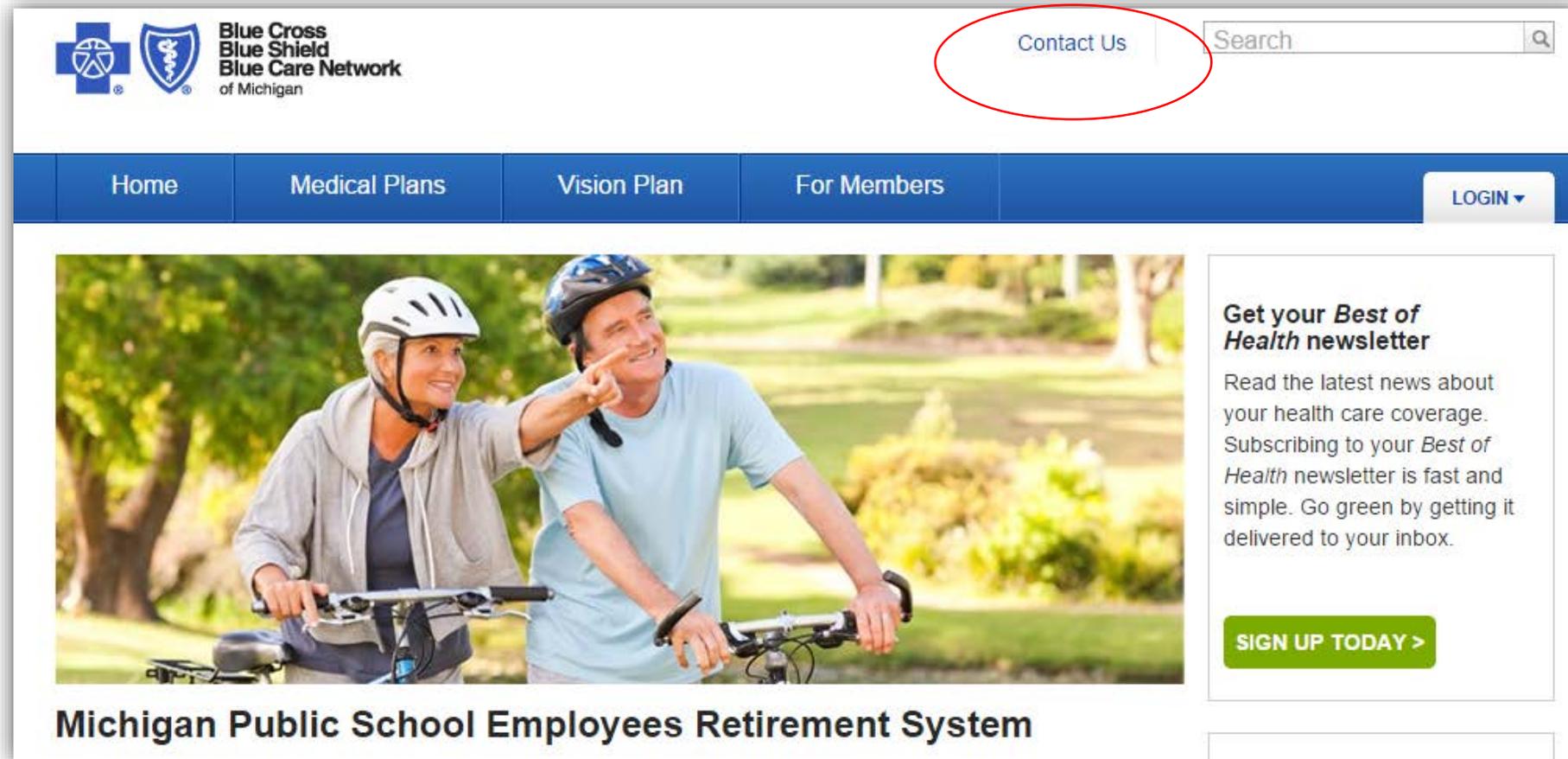
Keep these important
phone numbers handy.

Social Security Administration	Medical coverage	Prescription drug coverage
<p>Call the Social Security Administration for questions regarding:</p> <ul style="list-style-type: none"> • Medicare enrollment • Medicare cards • Report changes to personal information <p>Call: 1-800-722-1213 24 hours, seven days a week TTY: 1-800-325-0778 Weekdays, 7 a.m. to 7 p.m., Eastern time</p> <p>Visit: www.ssa.gov</p>	<p>Call Blue Cross customer service for questions regarding:</p> <ul style="list-style-type: none"> • Health care claims • ID cards – medical and vision only • Durable medical equipment and supplies <p>Call: 1-800-422-9146 TTY: 711 Weekdays, 8:30 a.m. to 5 p.m., Eastern time</p> <p>Visit: www.bcbsm.com</p>	<p>Contact Catamaran for questions regarding:</p> <ul style="list-style-type: none"> • Pharmacy claims • Covered drugs • Pharmacy ID cards • Participating pharmacy providers <p>Call: 1-855-577-5177, TTY 711 24 hours a day, seven days a week</p> <p>Visit: www.catamaranrx.com</p>

Office of Retirement Services	Dental coverage	Vision coverage
<p>Contact the Office of Retirement Services for questions regarding:</p> <ul style="list-style-type: none"> • Pension information <p>Call: 1-800-381-5111; TTY 711 Weekdays, 8:30 a.m. to 5 p.m., Eastern time</p> <p>Visit: www.michigan.gov/orsschools *</p> <p>For address and membership changes:</p> <p>Visit: www.michigan.gov/orsmiaccount *</p>	<p>Contact Delta Dental Plan of Michigan for questions regarding:</p> <ul style="list-style-type: none"> • Dental claims • Dental ID cards • Participating dental providers <p>Call: 1-800-345-8756; TTY 711 Weekdays, 8:30 a.m. to 8 p.m., Eastern time</p> <p>Visit: www.deltadentalmi.com *</p>	<p>Contact VSP for questions regarding:</p> <ul style="list-style-type: none"> • Vision benefits • Participating vision providers <p>Call: 1-877-478-7558; TTY 711 Weekdays, 8 a.m. to 11 p.m. Saturday, 10 a.m. to 10 p.m. Sunday, 10 a.m. to 10 p.m. (Eastern time)</p> <p>Visit: www.vsp.com *</p>

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You can also find this information by visiting bcbsm.com/mpsers and clicking "Contact Us."



The screenshot shows the top navigation bar of the Blue Cross Blue Shield of Michigan website. The logo is on the left, and the 'Contact Us' link is circled in red. Below the navigation bar is a blue menu with 'Home', 'Medical Plans', 'Vision Plan', and 'For Members'. A 'LOGIN' button is on the right. The main content area features a photo of a man and a woman on bicycles, a newsletter sign-up box, and a heading for the Michigan Public School Employees Retirement System.

Blue Cross Blue Shield Blue Care Network of Michigan

[Contact Us](#)

[Home](#) [Medical Plans](#) [Vision Plan](#) [For Members](#) [LOGIN](#)



Michigan Public School Employees Retirement System

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