



[DATE]

Re: Medicare Part A and/or B Enrollment

Dear **[First Name, Last Name]**,

You are receiving this announcement letter to advise you of the upcoming changes to your USG Healthcare plan and the Medicare General Enrollment Period. As a Medicare Eligible Retiree enrolled in the current USG Healthcare Plans, you are also eligible for Medicare Part A and/or B.

Your 2015 USG Healthcare Coverage

Effective July 1, 2015, your USG healthcare plan will become secondary coverage only. Medicare provides a brief window of opportunity for you to enroll in Parts A and B, giving you time to take action. It is important that you enroll in Medicare Part A and/or B during the General Enrollment Period (January 1st through March 31st), to ensure that you have primary healthcare coverage.

What This Means to You

If you are not yet enrolled in Medicare Part A and/or B and do not have other coverage outside of your USG healthcare plan, your out of pocket costs could increase significantly, beginning July 1st, 2015.

Since you will be a late Medicare Part B enrollee, an enrollment penalty may apply. Penalty amounts can range from 1% per month up to 10% for every 12 month period you were eligible but not enrolled in Medicare Part B. When you retired from the University System of Georgia (USG) you may have been advised that you were not required to enroll in Medicare Part B. To make sure you are held harmless for not enrolling in Medicare Part B, USG will pay the late enrollment penalty directly to Medicare on your behalf if you enroll during the 2015 General Enrollment period (January 1st through March 31st, 2015). This is a one-time opportunity to have USG pay your late enrollment penalty. For additional Medicare enrollment support, USG will also be partnering with Aon, a global leader of retiree benefit administration, to offer guidance prior to and during the Medicare General Enrollment Period.

What You Need to Do

Enroll in Medicare Parts A and B

Enrollment in Medicare Part A (which covers hospital services) is automatic for most people and Medicare Part B (which covers physician and medical services) requires active enrollment and has a premium.

Already Have Medicare Parts A & B?

If you already have Medicare Parts A & B please contact Aon at 866-212-5052 and give them your Medicare effective dates. That's all you need to do...



A sample Medicare Health Insurance card for John Doe. The card features the Medicare logo and the text "MEDICARE HEALTH INSURANCE" at the top. Below this, it lists the phone number "1-800-MEDICARE (1-800-633-4227)". The beneficiary's name is "JOHN DOE". The Medicare claim number is "000-00-0000-A". The gender is listed as "MALE". The card also shows the effective dates for Part A (Hospital) and Part B (Medical), both starting on 01-01-2007. There is a "SIGN HERE" line at the bottom.

IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007

If you have recently turned age 65 – and are still within the Medicare Initial Enrollment Period, please contact the Social Security office. They can provide proper guidance on the steps you'll need to take to get enrolled in Medicare Part A and/or B.

How to Enroll in Medicare Part A and/or B

To enroll in Medicare Part A and/or B, you will need to contact the Social Security Administration at www.ssa.gov or call **800-772-1213 (TTY 800-325-0778)** during the Medicare's General Enrollment Period (January 1st through March 31st). Your Medicare Part A and/or B coverage will be effective July 1st.

If You Have Other Group Coverage

If you have group coverage from another employer, either as an employee or as a dependent, you can continue that coverage. Make sure your drug plan is considered creditable coverage. When that coverage ends, be sure to contact the Social Security Administration to sign up for Medicare Parts A and/or B. If you have questions, please contact Aon at 866-212-5052.

For questions on enrollment in Medicare Part A and/or B?

To assist you through this process, we have asked Aon to provide help along the way. Please contact them at 866-212-5052 Monday – Friday 8am-8pm EST:

- **If you already have Medicare Part A and/or B** - please call Aon and confirm your effective dates. No additional action is needed!
- **If you successfully secure Medicare Part A and /or B through the Social Security office – please** call and provide your new effective dates to Aon.
- **If you are not sure you need Medicare Part A and/or B** – call Aon and get the help you need!

We encourage you to be prepared for this change in your 2015 healthcare plan on July 1st, 2015. The 2015 Medicare General Enrollment Period (January 1st- March 31st) will be your opportunity to enroll in Medicare Parts A and/or B to ensure you have the coverage you'll need!

Sincerely,

Karin Elliott
Associate Vice Chancellor Total Rewards
Office of Human Resources
Board of Regents of the University System of Georgia