

YOU NEED A MEDICARE EXPERT BY YOUR SIDE

Mistakes can be made that are costly to both the employee and the group



THE SIZE OF YOUR GROUP MATTERS

► **Less than**
20
Employees

Any Medicare-eligible employee (or spouse/dependent) **MUST** enroll in Medicare, because by law Medicare becomes their primary coverage. If the employee (or spouse/dependent) doesn't enroll into Medicare when first eligible, claims may not be paid, and the individual may face financial penalties due to late enrollment.

► **20**
or More
Employees

If an employee is currently working and coverage is through a credible employer plan, the employee (or spouse) may be able to delay Part A and Part B.

► **Less than**
100
Employees

If an employee (or spouse/dependent) qualifies for Medicare due to a disability, Medicare would be considered their primary coverage.

► **All**
Group Sizes

If the prescription drug plan is not considered creditable coverage, Medicare-eligible employees may face a financial penalty after retirement.

Six months before turning 65, employees should start thinking about their options and learn about the differences between plans.



MEDICARE 101 WEBINAR

By working with our Senior Markets Team, you'll ensure your company is compliant.

We'll set up webinars for your Medicare-eligible employees to help them understand what they need to do and when in order to avoid costly fines.

CONTACT US TODAY TO SCHEDULE A MEDICARE 101 WEBINAR.