

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 eligible employees **MUST** enroll in Medicare, because by law Medicare becomes their primary coverage. If the employee doesn't enroll into Medicare, claims may not be paid, and the employee may face financial penalties due to late enrollment.

► **20**
or More
Employees

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

► **Less than**
100
Employees

If an employee (or spouse) 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.

It is crucial your employees who are approaching or are age 65 or older are aware of these requirements.



**OUR SENIOR
MARKETS TEAM
CAN HELP**

We can help your Medicare-eligible employees understand what they need to do and when in order to avoid costly fines.

CONTACT US TODAY TO ENSURE YOUR COMPANY IS COMPLIANT.