Unsure About Medicare Enrollment?

* I am actively employed at Cal Poly (not retired).
* I am turning 65 (or my spouse is turning 65).
* I am currently enrolled in one of Cal Poly’s group health plans.

**Must I enroll in Medicare now to avoid paying penalties later?**

The short answer is No. As long as you are actively employed, and covered by our group health plan, there is no need to enroll in Medicare. At the time you retire, Human Resources will prepare a letter to Social Security, certifying that you have been covered under the Cal Poly plan. This eliminates any penalties for “late enrollment.”

An excerpt from the Social Security website follows:

Special enrollment period for people covered under an employer group health plan

If you are 65 or older and are covered under a group health plan, either from your own or your spouse’s current employment, you have a “special enrollment period” in which to sign up for Medicare Part B. This means that you may delay enrolling in Medicare Part B without having to wait for a general enrollment period and paying the 10 percent premium surcharge for late enrollment. The rules allow you to:

* Enroll in Medicare Part B any time while you are covered under the group health plan based on current employment; or
* Enroll in Medicare Part B during the eight-month period that begins following the last month your group health coverage ends, or following the month employment ends—whichever comes first.