



County Employees' and Officers' Annuity and Benefit Fund of Cook County
Forest Preserve District Employees' Annuity and Benefit Fund of Cook County

STEPS TO CHANGE HEALTH COVERAGE STATUS AT MEDICARE AGE



AGE 65 | THE AGE OF MEDICARE ELIGIBILITY

- The Fund sends a letter 90 days before your 65th birthday outlining steps you need to take
 - Sign up for Medicare Parts A and B as soon as possible (three months before your 65th birthday)
 - Do not sign up for Part D
 - Send the Fund proof of your Medicare enrollment (Medicare ID card or letter from SSA)
- If you did not pay into Medicare and do not qualify under a spouse or other job, send the Fund verification from the SSA



AGE 65 | CCPF COVERAGE COORDINATES WITH MEDICARE

- Medicare coverage through the Fund's health plan begins on the first day of the month you turn 65:
 - If you submit Medicare verification 45 days prior
 - If your birthday is on the first of the month, your Medicare coverage begins on the first of the month prior
- CCPF monthly premium changes with Medicare enrollment
- Premiums remain the same for non-Medicare spouses and children
- You and covered dependents stay in the same UnitedHealthcare plan
- Option to change plans at open enrollment in November



AGE 65 | CCPF COVERAGE COORDINATES WITH MEDICARE

- If you take no action to change your enrollment status at 65 you will:
 - Pay the non-Medicare monthly rate for your CCPF health coverage
 - Pay Medicare's portion (80%) of any medical claims
- **PAY YOUR MEDICARE PART B PREMIUMS**
 - Statements mailed to your home every three months
 - Pay your Part B premium directly to Medicare
 - Medicare will cancel your Part B enrollment if you don't pay premiums on time
 - You will be responsible for paying Medicare's portion of your health claims

Keep your address up-to-date with Fund and SSA