

# TURNING 65 CHECKLIST

## For a Smooth Transition

As you approach age 65, you likely have questions about what health coverage you'll have and the steps to take to ensure you'll have appropriate coverage when you need it. The following checklist identifies those steps — calling out the details of what you'll need to do and when. Use this reference to guide you through the process.

**The actions required to maintain ELCA health benefits will depend on your employment status at age 65:**

- *Retiring or already retired?* **Take Path 1.**
- *Working at an organization with fewer than 20 employees?* **Take Path 2.**
- *On leave from call?* **Take Path 3.**
- *Working at an organization with 20 or more employees?* **Take Path 4.**

### **PATH 1: Retiring or Already Retired at Age 65**

**At least three months before you plan to retire, contact Portico and your synod office.**

Please inform us of your plan to retire at least three months prior to your retirement start date. Don't worry — we won't notify your employer; this is your message to deliver in your own time. Providing a three-month notice allows ample time for us to mail you our retirement packet and for you to read through the material, complete the forms, and return them to us. Our retirement packet includes information about health benefit options available from Portico, ELCA Retirement Plan distribution options, the ELCA Participating Annuity, and the Retirement Planning Tool. The tool is designed specifically for eligible members no longer sponsored by an ELCA employer who are already retired or nearing retirement. Rostered ministers, you'll also need to inform your synod of your retirement plans within this same timeframe.

**Enroll in Medicare Part A (hospital) and Part B (medical services).**

If you are receiving Social Security (or Railroad Retirement Board) benefits, at least four months before you turn 65 you'll be automatically enrolled. If not, you'll need to sign up with Social Security to get Medicare Part A and Part B beginning three months in advance of turning 65. [Sign up online](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at **800.772.1213**. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Keep in mind you must first enroll in Part A, then Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to determine whether you are eligible for premium-free Part A.

**Enroll in ELCA Medicare-Primary benefits, if they meet your needs.**

Once you've enrolled in Medicare Parts A and B, you can choose to enroll in ELCA Medicare-Primary benefits at your own expense. These benefits include a Medicare Advantage plan insured by Humana, as well as prescription drug coverage, dental coverage, the SilverSneakers fitness program, and several wellness programs. By choosing ELCA Medicare-Primary benefits, you won't need to enroll in non-ELCA Part D prescription drug coverage or any other Medicare supplement or Medicare Advantage plan.

In your retirement packet, you'll receive a *Health Care Enrollment* form. Return this completed document to Portico within 60 days of your retirement start date to avoid a required 90-day wait for coverage should you wish to enroll at some point in the future. You can choose from three [ELCA Medicare-Primary options](#) — Economy, Standard, or Premium. You may select different ELCA Medicare-Primary options for you and your spouse based on your individual needs.

**Waiving ELCA Medicare-Primary benefits?**

Indicate your decision to waive coverage on the *Health Care Enrollment* form, return this form to Portico, and Portico will validate whether or not you have other valid health coverage. Submitting the form and having Portico validate that you have other valid health coverage will ensure you're not subject to an enrollment waiting period if you decide later that you do want to enroll. You have 60 days from your retirement date to waive coverage.

**If you choose to enroll in ELCA Medicare-Primary benefits, send us a photocopy of your Medicare ID card, along with your completed *Medicare Information* form. We need your Medicare ID number to ensure your timely enrollment in the Medicare Advantage and prescription drug benefits.**

## **PATH 2: Working at Age 65, at an Organization with Fewer than 20 Employees**

**Enroll in Medicare Part A (hospital) and Part B (medical services).**

If you are receiving Social Security (or Railroad Retirement Board) benefits, at least four months before you turn 65 you'll be automatically enrolled. If not, you'll need to sign up with Social Security to get Medicare Part A and Part B beginning three months in advance of turning 65. [Sign up online](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at **800.772.1213**. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Keep in mind you must first enroll in Part A, then Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to determine whether you are eligible for premium-free Part A.

**Send us a photocopy of your Medicare card with the completed *Medicare Information form* you receive from Portico.**

Be sure to include the amount you are paying for your Part B premium. Portico reimburses you for this Part B premium cost (and for your spouse's premium cost, if applicable) if covered by ELCA Medicare-Primary benefits. We will continue this practice while you're sponsored by an employer in ELCA Medicare-Primary benefits.

We'll automatically transition you from ELCA-Primary to ELCA Medicare-Primary benefits when appropriate. These benefits include a group Medicare Advantage plan insured by Humana, as well as prescription drug coverage, dental coverage, the SilverSneakers fitness program, and several wellness programs. You won't need to enroll in non-ELCA Part D prescription drug coverage or any other Medicare supplement or Medicare Advantage plan. You'll receive the [Standard option](#) until you retire, at which point you'll be able to select from three options: Economy, Standard, or Premium.

**To ensure a smooth transition to ELCA Medicare-Primary benefits, ask your employer to return the completed *Small Employer Exception form* to Portico immediately.**

### **PATH 3: On Leave from Call at Age 65**

**Enroll in Medicare Part A (hospital) and Part B (medical services).**

If you are receiving Social Security (or Railroad Retirement Board) benefits, at least four months before you turn 65 you'll be automatically enrolled. If not, you'll need to sign up with Social Security to get Medicare Part A and Part B beginning three months in advance of turning 65. [Sign up online](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at **800.772.1213**. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Keep in mind you must first enroll in Part A, then enroll in Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to determine whether you are eligible for premium-free Part A.

**Send us a photocopy of your Medicare card with the completed *Medicare Information form* you receive from Portico.**

We'll automatically transition you from ELCA-Primary to ELCA Medicare-Primary benefits. These benefits include a Medicare Advantage plan insured by Humana, as well as prescription drug coverage, dental coverage, the SilverSneakers fitness program, and several wellness programs. By choosing ELCA Medicare-Primary benefits, you won't need to enroll in non-ELCA Part D prescription drug coverage or any other Medicare Supplement or Medicare Advantage

plan. You'll receive the [Standard option](#) until you retire, at which point you'll be able to select from three options: Economy, Standard, or Premium.

## **PATH 4: Working at Age 65, at an Organization with 20 or More Employees**

**Continue with ELCA-Primary benefits, which will serve as primary coverage for your hospital and medical services.**

**Consider enrolling in Medicare Part A, which will serve as secondary coverage for your hospital benefit if you are enrolled in Gold or Platinum options. However, if you are enrolled in the Silver or Bronze options, please call us to learn about how Part A affects health savings accounts.<sup>1</sup>**

If you are receiving Social Security (or Railroad Retirement Board) benefits, at least four months before you turn 65 you'll be automatically enrolled in both Parts A and B. You'll need to contact Social Security to delay Part B (and Part A, if you choose). If you decide to enroll in Part A and aren't automatically enrolled you may sign up with Social Security to get Medicare Part A beginning three months in advance of turning 65. [Sign up online](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit if you choose. Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at **800.772.1213**.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on how many years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](http://medicare.gov) to see if you are eligible for premium-free Part A.

**Contact Social Security to delay Part B for now.**

Be sure to contact Social Security to enroll in Part B three months before you retire or change calls to an employer with fewer than 20 employees.

**Contact Portico if you have Bronze+ coverage.**

The ELCA-Primary Bronze health benefit option does not include creditable prescription drug coverage. This means you may pay a late enrollment penalty when you enroll in Part D coverage. The ELCA-Primary Platinum, Gold, and Silver health benefit options each include creditable coverage.

<sup>1</sup> Because you have group health coverage (ELCA-Primary benefits) based on current employment, you can delay both Medicare Parts A and B without incurring a lifetime late enrollment penalty for enrolling after age 65. However, Portico encourages members to enroll in Medicare Part A as secondary coverage.

## ***Congratulations!***

**You're on your way to ensuring you'll have appropriate health coverage when you reach age 65. Use this checklist as you proceed, and contact us at any point in the process with questions. Here's to your good health!**

### **Resources**

Find more information about your [transition to 65 on myPortico](#). Look for information from Portico about three months before your 65<sup>th</sup> birthday.

Want an overview? Watch our [Turning 65 webinar](#) recording, found on the Turning 65 page in the Overview & Life Changes section on myPortico.

Intended for use with summary plan descriptions (SPDs), which contain details regarding your ELCA benefit plans. Summary plan descriptions are available at [myPortico.PorticoBenefits.org/summaries](#), or by contacting the Portico Customer Care Center at [mail@PorticoBenefits.org](mailto:mail@PorticoBenefits.org) or **800.352.2876**. Your rights under each benefit plan are governed by the plan document (the full, legal description of the plan). If a summary is found to be inconsistent with the plan document, the plan document will be considered the controlling document.