

**State of Delaware, Department of Human Resources, Statewide Benefits Office**  
**QUICK REFERENCE GUIDE REGARDING MEDICARE ENROLLMENT FOR**  
**ACTIVE EMPLOYEES, PENSIONERS AND COVERED SPOUSES**  
**(For complete information, please contact Medicare or Social Security Administration.)**

**MEDICARE DEFINITIONS:**

|                           |  |                 |
|---------------------------|--|-----------------|
| <b>Medicare Part A</b>    | Hospital Insurance   | No premium      |
| <b>Medicare Part B</b>    | Medical (Doctors, Outpatient, Test)  | Premium charged |
| <b>Medicare Part D</b>    | Prescription Coverage - these may be individual or employer group Med D plans. | Premium charged |
| <b>Medicare Advantage</b> | These are all-in-one plans, usually including Rx                               | Premium charged |

**ACTIVE EMPLOYEES: Member must select the State of Delaware plan as the primary plan or coverage will be terminated.**

| <b>SITUATION</b>  | <b>PART A<br/>REQUIRED?</b> | <b>PART B<br/>REQUIRED?</b> |
|---|-----------------------------|-----------------------------|
| Active employee is turning 65 SOD plan remains primary  | YES                         | *NO **                      |
| Active employee any age, retired or disabled spouse already covered turning 65 SOD plan remains primary | YES                         | *NO **                      |
| Active employee any age adds retired or disabled spouse who is already 65 SOD plan remains primary      | YES                         | * NO **                     |
| Active employee any age, spouse on Social Security disability with Medicare coverage.                   | YES                         | **May be required.          |

\* **Employee or spouse is not required to enroll in Medicare Part B under the State plan. Medicare does not pay secondary claims. Retiring spouse is required to enroll in employer's retiree health care if eligible. (See Spousal Coordination of Benefits Policy), but is not required to enroll in Medicare Part B.**

\*\* **If employee or spouse does enroll in Medicare Part B, the member must present the State of Delaware coverage as primary to all medical providers.**

**EXCEPTION: Employee or spouse with End State Renal Disease (needs dialysis) or Amyotrophic Lateral Sclerosis (ALS) must enroll in Medicare Part A and B when eligible. See Eligibility and Enrollment Rule 4.08b.**

**PENSIONERS: Medical plan for Medicare recipients changes to Special Medicfill at age 65 or upon disability. Medicare is primary coverage. Pensioner and spouse have separate (individual) coverage if only one member is Medicare eligible and the other is covered under a traditional State of Delaware health care plan.**

**Member may not have more than one Medicare Part D plan at a time. May have State of Delaware Medicare Part D coverage (effective 1/1/2013), OR another employer's Medicare Part D coverage, OR individual coverage. Member may have a non-Medicare Part D prescription plan or Tricare and still be enrolled in the State's Med D prescription plan.**

| <b>SITUATION</b>  | <b>PART A<br/>REQUIRED?</b> | <b>PART B<br/>REQUIRED?</b> |
|---|-----------------------------|-----------------------------|
| Pensioner turning 65 or eligible for Medicare due to disability                           | YES                         | YES                         |
| Pensioner is under 65 and spouse is turning 65 or eligible for Medicare due to disability | YES for spouse              | YES for spouse              |
| Pensioner is over 65 and spouse is turning 65 or eligible for Medicare due to disability. | YES for both                | YES for both                |