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NextBlue
OF NORTH DAKOTA

Stay Blue: Quick Start Guide to Medicare



Congratulations on your upcoming retirement!

We're here to help you make sure your health coverage is in place when you leave work.

Medicare and health coverage options can be confusing. The good news is that it's easy to stay with Blue Cross Blue Shield of North Dakota for your health insurance needs. Whether you retire at age 65 or later, **start with these top 4 to-do's** as you consider your options.



We're here to help answer your questions about Medicare.



Call 800-280-2583 (TTY 771)



[BCBSND.com/talkmedicare](https://www.bcbsnd.com/talkmedicare)

■ To-Do #1:

Check eligibility (9-12 months ahead is suggested)

You may start getting retirement benefits as early as age 62. Benefits are determined based on your retirement age. However, Medicare eligibility and benefits start at age 65 for most people.*

Check your eligibility for Medicare and Social Security Benefits with the Social Security Administration:

Call 800-772-1213
(TTY 800-325-0778)

Visit SSA.gov

Notes

* People with certain disabilities or end stage renal disease may be eligible for Medicare earlier than age 65.

□ To-Do #2:

Research your plan options (6-10 months ahead is suggested)

Original Medicare provided by the government has two parts:



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Medicare Part A: Hospital coverage **Medicare Part B:** Medical coverage

You have options for adding more coverage:



Medicare Part C, or Medicare Advantage: An all-in-one, comprehensive plan. These plans may include medical, pharmacy, dental, vision and other valuable benefits. This is much like your employer's health insurance plan and is available through **NextBlue of North Dakota**. (Not available in all counties, please call to confirm eligibility.)



Medicare Part D: Prescription coverage.



Medicare Supplements or Medigap: Used to fill the gaps of Part A and B. Plans are available from **Blue Cross Blue Shield of North Dakota**.

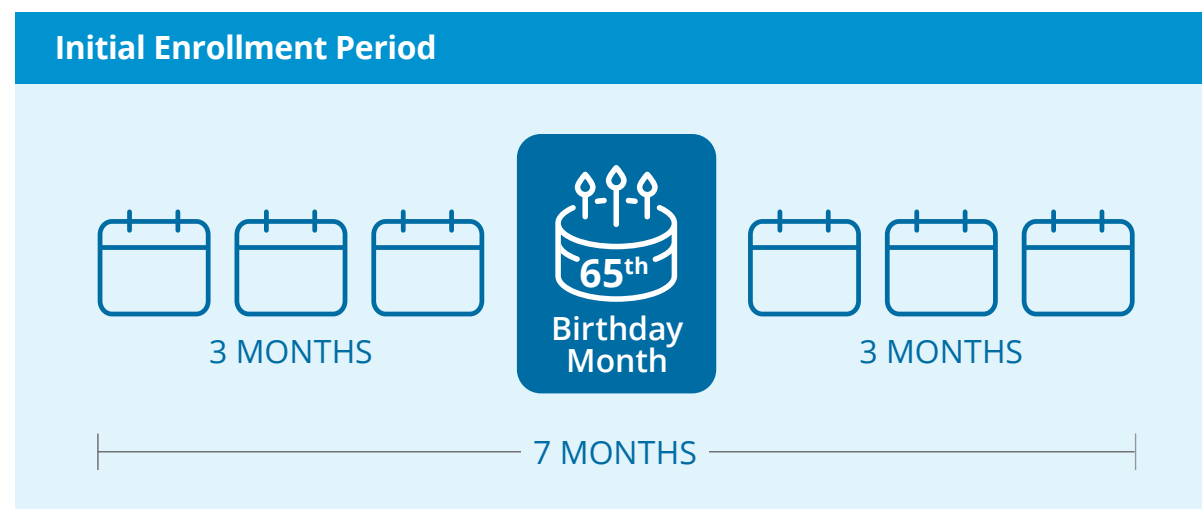
Note any prescriptions and doctors you see. Then, call a BCBSND Medicare agent who can help find your best coverage option:

Call 800-280-2583 (TTY 771)
8 a.m. to 4:30 p.m. (CT) Monday — Friday

□ To-Do #3:

Know your enrollment dates (3-8 months ahead)

Most sign up for Medicare at age 65 during their Initial Enrollment Period (IEP). Your IEP lasts 7 months—your birthday month and three months before and after.



✓ If you haven't received an enrollment notice three months before your 65th birthday, call the Social Security Administration:

📞 Call 800-772-1213 (TTY 800-325-0778)

■ To-Do #4: Delaying retirement?

If you choose to keep working past 65 and will still have creditable coverage through your employer, you can wait to enroll in Medicare Parts A and B until you retire. Check with your HR representative. We can also explain how your coverages will or will not work together.

You can also enroll during these times:

- 📅 **Special Enrollment Period (SEP):** If you're delaying retirement, moving to a new area or losing existing coverage, you may qualify for a special enrollment period.
- 📅 **Part B General Enrollment Period (GEP):** Every year from Jan. 1 to Mar. 31 you can enroll in Medicare Part B. If you didn't sign up for Part A at age 65, you can also enroll in Part A.
- 📅 **Annual Enrollment Period (AEP):** Every year from Oct. 15 to Dec. 7, you can join, switch or drop a Medicare Advantage or Part D plan.

✓ **We're Here to Help:** Let's talk about your plans and your options.

📞 Call 800-280-2583 (TTY 771) 🖥️ [BCBSND.com/talkmedicare](https://www.bcbsnd.com/talkmedicare)

Blue Cross Blue Shield of North Dakota and NextBlue of North Dakota Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

This information is available in alternate formats, free of charge, by calling Member Services at 1-844-363-8457 (toll-free) or through the North Dakota Relay at 1-800-366-6888 or 711.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-363-8457 (TTY: 1-800-366-6888).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-363-8457 (TTY: 1-800-366-6888).

Blue Cross Blue Shield of North Dakota and NextBlue of North Dakota Insurance Company is an independent licensee of the Blue Cross Blue Shield Association. Original Medicare Supplement plans A, G, L and N and Medicare Advantage plans are available. Call 800-280-BLUE (2583) for more information.

