

### **Important Information Regarding Healthcare for Active Employees Age 65 or Older**

If an individual is age 65 or older, actively working, and enrolled in their employer's group health plan, the group health plan through the employer pays primary (meaning the employer is responsible to pay for the employee's health care before Medicare) and Medicare, if necessary, will pay secondary. This primary/secondary payment arrangement is set forth under the Medicare Secondary Payer Act.

As an active employee of the Bellwood-Antis School District, if you are approaching age 65, and actively working and you intend to keep working past 65, when Medicare notifies you to sign up for Medicare Parts A & B you may want to consider the following:

You are enrolled in a Qualified High Deductible Health Plan. The IRS does not permit contributions into a Health Savings Account (HSA) if you are enrolled in Medicare. You have the following options:

When offered Part A & B Medicare, you **decline** enrollment in order to continue contributions into your HSA.

When you do retire, you will be provided a Special Open Enrollment Period to enroll in Parts A & B Medicare. You **must** enroll during the Special Open Enrollment to ensure your Medicare enrollment is timely and to avoid any penalties for not enrolling in Part B Medicare when you were eligible.

This is your choice, but we believe you should be advised of our requirement under the law to provide you with primary coverage even though you are Medicare eligible.

*Sincerely,*

*Lisa Kephart*

*Bellwood-Antis School District*