



Employee Benefits Division
201 E. Baltimore Street, Suite 500, Baltimore, MD 21202

IMPORTANT MEDICARE INFORMATION

Actively Employed with the City of Baltimore (COB) At Age 65 & Older

What should I do if I am still actively employed and enrolled in health benefits with the City of Baltimore when I turn age 65?

If you are still employed and enrolled in health benefits with the City of Baltimore (COB) as an active full-time employee when you (or your spouse) turn age 65, you should contact Social Security Administration (SSA) three months before you (or your spouse) turn age 65 to enroll in Medicare Part A and Part B. However, if you decide to remain employed as an active full-time employee with COB beyond age 65 and you (and your spouse) remain enrolled in COB group health benefits, you (or your spouse) may consider delaying your enrollment in Medicare Part B through SSA without a late-enrollment penalty. **Your (and spouse's) health plan coverage will remain primary until your employment or coverage ends, whichever occurs first.**

Three months before and 8 months after your current employment or group health plan coverage ends with the COB, whichever happens first, you must visit your local Social Security office to enroll in Medicare Part B during the Special Enrollment Period, which runs for 8 months from the date your employment and/or group health plan coverage ends.

Prior to your Special Enrollment Period, you should obtain a ***Request For Employment Information*** form from SSA to be completed by the Employee Benefits Division. If you are an employee of BCPSS, this form must be completed by the BCPSS - Office of Benefits Management. This form verifies your employment and health benefits status with the Baltimore City or BCPSS at the time your employment ends. Return the completed form to your Social Security office in order to waive the late-enrollment penalty for enrollment in Medicare Part B. **Note: If you wait until after you retire (*within the 8-month special enrollment period*) to enroll in Medicare Part B, your Medicare Part B start date will be delayed causing a lapse in coverage and out of pocket expenses.**

Who do I contact if I have any questions?

If you have any questions regarding your Baltimore City medical plan coverage, please contact our office at 410-396-5830/TTY 711 (Maryland). Baltimore City retirees should select option 2 and BCPSS retirees should select option 3, and then choose option 1 to speak to a customer service representative. If you have any questions regarding the Baltimore City Medicare Part D Rx Plan, please call 410-396-1780. If you have any questions regarding Medicare enrollment in Part A and Part B, please contact the Social Security Administration at 1-800-772-1213. If you have any questions regarding Medicare benefits, please call 1-800-633-4227.