

When to enroll in Medicare to Continue GIC Health Coverage
Commonwealth of Massachusetts Group Insurance Commission Guidelines

Insured's Status	Employer	Health Plan	Sign up for free Part A	Sign Up for Part B	When to enroll in Part A and Part B	Additional Info
Active employee, age 65 or older. Health coverage through the GIC.	State/GIC participating municipality	GIC	Yes	No	Retirement (1 month before and up to 2 months after)	GIC will mail a Medicare Plan Election Form when notified of your retirement. Respond by due date noted.
Active employee, any age with covered spouse age 65 or over. Health coverage through the GIC.	State/GIC participating municipality	GIC	Yes, spouse may enroll in Part A for free	No	Employee's retirement (1 month before and up to 2 months after)	GIC will mail a Medicare Plan Election Form when notified of your retirement. Respond by due date noted.
Retired from state or GIC participating municipality. Health coverage through the GIC.	N/A	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	GIC will mail a Medicare Plan Election Form prior to reaching age 65. Respond by due date noted.
Retired from state or GIC participating municipality. Working elsewhere. Health coverage through the GIC.	N/A	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	GIC will mail a Medicare Plan Election Form prior to reaching age 65. Respond by due date noted.
Retired from state or GIC participating municipality but not enrolled in GIC health coverage. Retiree wants to enroll in GIC health plan within 60 days of a qualifying event or during Annual Enrollment.	N/A	Non-GIC plan	Yes, retiree and eligible family members age 65 or over	Yes, retiree and eligible family members age 65 or over	Before applying for GIC health coverage Medicare Part A (for free) and Part B must be in effect.	Complete and return GIC Retiree/Survivor enrollment form (Form RS) with required documentation.
Retired from state or GIC participating municipality age 65 or over, not eligible for free Part A. Spouse under age 65 will be eligible for free Medicare Part A in the future.	N/A	GIC	N/A	Yes	Contact Social Security for information regarding enrollment in Medicare Part B to avoid late enrollment penalty in the future.	Pick up Part B if eligible for free Part A in the future to avoid Part B late enrollment penalty. Contact Social Security for details.