

**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 <sup>th</sup> 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 <sup>th</sup> 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. |

The GIC will contact retirees regarding their Medicare eligibility before the retiree or his/her spouse turns age 65 or at retirement. There are some special Medicare programs for people who are not yet 65, but who have kidney disease or some other disability. Contact the Social Security Administration for all Medicare eligibility questions.