

**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-muni	GIC	Yes	No	Retirement (1 month before and up to 2 months after)	A Medicare Enrollment package will be mailed 2-3 weeks after retirement. Respond by due date noted.
Active, any age with covered spouse age 65 or over. Health coverage through the GIC.	state-muni	GIC	Yes	No	Retirement (1 month before and up to 2 months after)	A Medicare Enrollment package will be mailed 2-3 weeks after retirement. Respond by due date noted.
Retired from state/muni. Health coverage through the GIC.	State-muni retiree	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	A Medicare Enrollment package will be mailed 3 months before 65 th birthday. Respond by due date noted.
Retired from state/muni. Working elsewhere. Health coverage through the GIC.	Non-state/muni	GIC	Yes	Yes	Up to 3 months before 65 th birthday.	A Medicare Enrollment package will be mailed 3 months before 65 th birthday. Respond by due date noted.
Retired, spouse works elsewhere and has family coverage. Retiree has no health coverage though the GIC and family wants to pick up GIC coverage.	state-muni retiree	Non-GIC plan	Yes	Yes for family members age 65 or over	Before applying for GIC health coverage.	Complete and return GIC Retiree/Survivor enrollment form and required documentation within 60 days of the qualifying event.
Retired age 65 or over, not eligible for free Part A, and spouse is at least age 62 and eligible for free Medicare Part A.	State-muni retiree	GIC	N/A	Yes	3 months before spouse turns age 62	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 your local Social Security Office or their national service office at 1.800.772.1223 for all Medicare eligibility questions.