



SLU Medical Plans and Medicare FAQ

Active Employee/Dependent Spouse Age 65 or Over

Q: Do I need to apply for Medicare when I turn age 65 if I am an active employee?

A: No, you do not need to enroll but you should be aware of the following:

Medicare Part A:

- Although there are no penalties for enrolling after you are first eligible, you may want to enroll in Medicare Part A since there is no cost to you and it can serve as secondary insurance.
- Medicare enrollees are not allowed to contribute to a Health Savings Plan (HSA) while covered by the QDHP plan.
- You are responsible for terminating your HSA contributions when you become covered by Medicare.

Medicare Part B:

- You may want to delay enrolling in Medicare Part B to avoid paying the Part B premium.
- You will have an eight-month special enrollment period to enroll when you are no longer employed.
- Signing up during the special enrollment period allows you to avoid any premium surcharges for being late.

Medicare Part D:

- You may want to delay enrolling in Medicare Part D to avoid the paying the Part D premium.
- For 2020 the prescription drug benefits provided under both the Prime and QDHP plans are "creditable".

Q: Who pays first?

A: The SLU Medical Plans are the primary payor to Medicare for active employees.



Active Employee/Dependent Spouse Age 65 or Over

Q: If I enroll in Saint Louis University's Retiree Medical Plan do I need to apply for Medicare when I retire and I (or my covered spouse) are age 65 or over?

A: Yes, you must be enrolled in Medicare Parts A and either B or C to receive the maximum covered benefits under the SLU Retiree Medical Plan.

Note: The retiree has two months following the month after the employer coverage ends to enroll in Medicare without penalty.

Medicare Part A, B or C:

- You will have an eight-month special enrollment period to enroll when you are no longer employed.
- Signing up during the special enrollment period allows you to avoid any premium surcharges for being late.

Medicare Part D:

- You may delay enrollment in Part D as long as you have creditable coverage under the Retiree Medical Plan. You have 2 months to enroll without penalty when you lose creditable coverage.

Q: Who pays first if I am enrolled in Saint Louis University's retiree medical plan?

A: See below.

Medicare Parts A, B and C:

- The SLU Retiree Medical Plan is the secondary payor to Medicare Parts A, B and C. The SLU plan will pay benefits secondary to Medicare even if you do not elect Medicare coverage.

Medicare Part D:

- The Express Scripts (ESI) prescription drug program does not coordinate with Medicare. If you purchase a prescription with your ESI drug card, it will be paid in the same manner as an active employee.
- However, if you elect to be covered by a Medicare drug plan and purchase a prescription through Medicare, ESI will not pay any additional benefits.



Active Employees or Retirees Eligible for Medicare

Where can I get more information to help me better understand Medicare enrollment and coverage options?

We recommend you contact Medicare directly at <https://www.medicare.gov/> . Below are a few other free resources that offer assistance in reviewing Medicare choices available to you:

- CLAIM is the official State Health Insurance Medicare Assistance Program (SHIP) for Missouri. CLAIM services are free, unbiased and confidential. Contact CLAIM at <https://www.missouricclaim.org/> or by calling 1-800-390-3330.
- For free Medicare enrollment assistance in Illinois contact: <https://www2.illinois.gov/aging/ship/Pages/default.aspx> or 1-800-247-4422.
- SelectQuote Senior - SLU partners with SelectQuote Senior to help you navigate the Medicare marketplace. In some instances, Medigap, Medicare Advantage, and Medicare Part D plans are better alternatives in terms of coverage and cost. SelectQuote Senior offers phone consultations with highly trained, licensed agents to help guide you with your Medicare related decisions, and there is no fee for their service. In addition, SelectQuote Senior will help you compare and choose a plan which best suits your needs. Visit <https://www.selectquotebenefits.com/> for more information about SelectQuote Senior.

Note: This is a summary for general information purposes only. You should refer to the SLU Retiree Medical Plan and ESI SPD's for detailed information on your benefits. We recommend that you contact Medicare directly to receive the most up to date information on eligibility and benefits.