The purpose of this document is to help GW employees understand how eligibility for Medicare impacts their medical insurance, both while they are still actively working and once they transition to retirement.

Employees nearing age 65 will receive information from Medicare about enrolling in Medicare Parts A, B or D:

- **Medicare Part A** covers hospitalization services.
- **Medicare Part B** covers physician visits and most outpatient services.
- **Medicare Part D** covers prescription drugs.

As long as you remain an active employee of GW and continue to participate in the GW PPO plan or the GW Health Savings Plan (HSP), you do not need to enroll in Medicare Parts A, B or D.

Once you choose to retire, you will be eligible for a Medicare Special Enrollment Period during which you may enroll in Medicare Parts A, B and D without penalty because you have been continuously covered by the GW medical and prescription plan for active employees. **Note:** There is no monthly premium charged for Part A, so it may benefit you to enroll once you are eligible even if you remain an active employee; however, special consideration should be given if you are contributing to a GW Health Savings Account (HSA).*

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**What if I enroll in Medicare while still actively working?**

The GW medical and prescription plan will continue to be the primary insurer until you retire.

* Once you enroll in any part of Medicare, you are no longer eligible to contribute to the GW HSA that accompanies the GW HSP, and are therefore no longer eligible to receive GW matching funds into that HSA. Existing funds may still be used.

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When you retire at age 65 or older, you will be eligible to access a Medicare Advantage or Medicare Supplemental (also known as Medigap) plan through the private retiree exchange offered through Via Benefits, which is designed to coordinate with Medicare. A benefit advisor at Via Benefits will assist you in evaluating the available plan options and enrolling in those that best suit your needs.

Once you enroll in Medicare Parts A and B, you can enroll in any medical or prescription coverage through Via Benefits. Medicare will pay your medical claims as the primary insurer, while the supplemental plan (Medigap or Medicare Advantage) you select on the exchange pays as the secondary insurer. To ensure that your supplemental coverage is in place timely, please contact GW Benefits at least 60 days before your anticipated retirement date.

You will also need to enroll in a Medicare Part D plan if you plan to enroll in a Medigap plan for your supplemental coverage. If you plan to enroll in a Medicare Advantage / Supplemental plan, these plans generally include Part D coverage. Via Benefits will help you review and evaluate various plan offerings to ensure that you select the best plan for you and your family.

**Summary**

You do not need to enroll in Medicare Parts A, B or D as long as you remain an active employee of GW and are enrolled in a GW medical and prescription plan. However, it is important that you start the Medicare enrollment process approximately 60 to 90 days before you retire to avoid any gap in your coverage.

If you are considering retiring, please contact **GW Benefits** at (571) 553-8382 or benefits@gwu.edu.

For questions regarding the coordination of Medicare with the GW PPO and GW HSP medical plans, please contact **UnitedHealthcare Customer Service** at (877) 706-1739.