

## TURNING 65 CHECKLIST

### Making a Smooth Transition

As you approach age 65, you likely have some questions about what health coverage you'll have and the steps you should take to ensure you'll have that coverage when you need it. The following checklist identifies those steps calling out the details of what you'll need to do and when. Keep this list close at hand to guide you through the process.

The actions you'll need to take will depend on your employment status at age 65:

- *Retiring or already retired? Take Path 1.*
- *Working at an organization with fewer than 20 employees? Take Path 2.*
- *On leave from call? Take Path 3.*
- *Working at an organization with 20 or more employees? Take Path 4.*

Looking to enroll in Medicare Advantage? Learn more and find a plan on [Medicare.gov](https://www.medicare.gov).

#### **PATH 1: Retiring or Already Retired at Age 65**

- ✓ **At least 3 months before you plan to retire, contact Portico and your synod office.** Please inform us of your plan to retire at least three months in advance of your retirement start date. Don't worry — we won't notify your employer; this is your message to deliver in your own time. Providing a 3-month notice allows us ample time to mail you related forms and for you to read through the material and complete and return the forms to us. Our retirement packet includes information regarding health care coverage, ELCA Retirement Plan withdrawals, the ELCA Participating Annuity, and the new version of the Retirement Planning Tool designed specifically for eligible members no longer sponsored by an ELCA employer who are in or nearing retirement. Rostered ministers: you'll also need to inform your synod of your retirement plans within the same timeframe.
- ✓ **Enroll in Medicare Part A (hospital) and Part B (medical services).** If you aren't already receiving Social Security (or the Railroad Retirement Board) benefits, at least 4 months before you turn 65 you'll need to sign up with Social Security to get Medicare Part A and Part B. [Sign up online at Social Security.gov](https://www.ssa.gov/sign-up). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit if you choose.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213 (TTY: 1.800.325.0778). You'll also need to complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Note that this form and instructions are also available in [Spanish](#). Keep in mind that you must first enroll in Part A, then enroll in Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A; any Part A premium you're responsible for will be based on how many years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to see if you are eligible for premium-free Part A.

- ✓ **Enroll in ELCA Medicare-Primary benefits, if you choose.** After you've enrolled in Medicare Part A and Part B, you can choose to enroll in ELCA Medicare-Primary benefits at your own expense. These benefits include a supplement to Medicare Parts A and B, along with dental and ELCA prescription drug benefits. By choosing ELCA Medicare-Primary, you won't need to enroll in non-ELCA Part D prescription drug coverage.

In your retirement packet, you'll receive a Health Care Enrollment form. Return this completed document to Portico within 60 days of your retirement start date to avoid a 90-day wait for coverage should you wish to enroll at some point in the future. You can choose from our three [ELCA Medicare-Primary options](#) — Economy, Standard, or Premium. You and your spouse are able to select different plan options, based on your individual needs.

- ✓ **Waiving ELCA Medicare-Primary benefits?** To ensure you're not subject to an enrollment waiting period should you want to enroll in ELCA Medicare-Primary coverage in the future, **indicate your decision to waive coverage on the Health Care Enrollment form** found in your retirement packet, and return this form to Portico. You have 60 days from your retirement date to waive coverage.
- ✓ **When you receive your Medicare ID card, send us a copy along with the completed *Medicare Information* form found in your retirement packet.**

## **PATH 2: Still Working at Age 65, at an Organization with Fewer Than 20 Employees**

- ✓ **Enroll in Medicare Part A (hospital) and Part B (medical services).** If you aren't already receiving Social Security (or the Railroad Retirement Board) benefits, at least 4 months before you turn 65 you'll need to sign up with Social Security to get Medicare Part A and Part B. [Sign up online at Social Security](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit if you choose.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213 (TTY: 1.800.325.0778). You'll also need to complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Note that this form and instructions are also available in [Spanish](#). Keep in mind that you must already first enroll in Part A, then enroll in Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A; any Part A premium you're responsible for will be based on how many years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to see if you are eligible for premium-free Part A.

- ✓ **Send us a copy of your Medicare card along with the completed *Medicare Information* form you receive from Portico.** Be sure to include the amount you are paying for your Part B premium. Portico reimburses you for your Part B premium cost, and that of your spouse if covered by ELCA Medicare-Primary benefits. We do this for as long as you continue to be sponsored by an employer in ELCA Medicare-Primary benefits.

We'll automatically transition you from ELCA-Primary to ELCA-Medicare Primary benefits. ELCA-Medicare Primary benefits include a supplement to Medicare Parts A and B, and dental and ELCA prescription drug benefits. With ELCA-Medicare Primary, you won't need to enroll in non-ELCA Part D prescription drug coverage. You'll receive the Standard [supplement option](#) until you retire, at which point you'll be able to select from three options: Economy, Standard, or Premium.

- ✓ **To ensure a smooth transition to ELCA Medicare-Primary coverage, ask your employer to return the *Small Employer Exception Form* to Portico immediately.**

### **PATH 3: On Leave from Call at Age 65**

- ✓ **Enroll in Medicare Part A (hospital) and Part B (medical services).** If you aren't already receiving Social Security (or the Railroad Retirement Board) benefits, at least 4 months before you turn 65 you'll need to sign up with Social Security to get Medicare Part A and Part B. [Sign up online at Social Security](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit if you choose.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213 (TTY: 1.800.325.0778). You'll also need to complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Note that this form and instructions are also available in [Spanish](#). Keep in mind that you must already be enrolled in Part A to enroll in Part B.

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A; any Part A premium you're responsible for will be based on how many years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to see if you are eligible for premium-free Part A.

- ✓ **Send us a copy of your Medicare card along with the completed *Medicare Information form* you receive from Portico.**

We'll automatically transition you from ELCA-Primary to the ELCA-Medicare Primary Standard option. ELCA-Medicare Primary benefits include a supplement to Medicare Parts A and B, and dental and ELCA prescription drug benefits. With ELCA-Medicare Primary, you won't need to enroll in non-ELCA Part D prescription drug coverage.

## **PATH 4: Still Working at Age 65, at an Organization with 20 or More Employees**

- ✓ **Continue with ELCA-Primary benefits, which will serve as primary coverage for your hospital and medical services.**
- ✓ **Enroll in Medicare Part A, which will act as secondary coverage for your hospital benefit.<sup>1</sup>**

If you aren't already receiving Social Security (or the Railroad Retirement Board) benefits, at least 4 months before you turn 65 you may sign up with Social Security to get Medicare Part A. [Sign up online at Social Security](#). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit if you choose.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213 (TTY: 1.800.325.0778). You'll also need to complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Note that this form and instructions are also available in [Spanish](#).

Didn't pay Social Security or Medicare taxes during your career? You may not be eligible for premium-free Part A; any Part A premium you're responsible for will be based on how many years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to see if you are eligible for premium-free Part A.

- ✓ **Contact Medicare to delay Part B for now.** Be sure to enroll three months before you retire or prior to changing calls to an employer with fewer than 20 employees.

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<sup>1</sup> Note: Because you have group health coverage (ELCA-Primary coverage) based on current employment, you may choose to delay both Medicare Part A and Part B and won't have to pay a lifetime late enrollment penalty if you enroll later. However, Portico does encourage members to sign up for Medicare Part A as secondary coverage.

- ✓ **Contact Portico if you have Bronze+ coverage.** ELCA-Primary Bronze option prescription drug coverage is not creditable coverage. This means you may pay a late enrollment penalty when you enroll in Part D coverage. ELCA-Primary Platinum, Gold and Silver prescription drug coverage is creditable coverage.

**Congratulations! You're on your way to ensuring you'll have the health coverage you want once you reach age 65. Use this checklist as you proceed, and contact us at any point in the process if you have questions. Here's to your good health!**

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## Resources

Find more information about your [transition to 65 on myPortico](#). Look for information from Portico about four months before your 65<sup>th</sup> birthday.

Want a review? Watch a recording of our Turning 65 webinar in the [Events Section on myPortico](#)

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Please use this Turning 65 Checklist in conjunction with summary plan descriptions (SPDs) for details regarding your ELCA benefit plans. The summary plan descriptions are available by signing in to myPortico at [myPortico.PorticoBenefits.org/summaries](https://myPortico.PorticoBenefits.org/summaries), or by contacting the Portico Customer Care Center at [mail@PorticoBenefits.org](mailto:mail@PorticoBenefits.org) or **800.352.2876**. Your rights under each benefit plan are governed by the plan document (the full, legal description of the plan). If this summary is found to be inconsistent with the plan document, the plan document will be considered the controlling document.

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