

TURNING 65 CHECKLIST

For a Smooth Transition

As you approach age 65, you likely have questions about what health coverage you'll have and the steps to take to ensure you'll have appropriate coverage when you need it. The following checklist identifies those steps — calling out the details of what you'll need to do and when. Use this reference to guide you through the process.

The actions required to maintain ELCA health benefits 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.**

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 prior to 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 ample time for us to mail you our retirement packet and for you to read through the material, complete the forms, and return them to us. Our retirement packet includes information about health care coverage, ELCA Retirement Plan distribution options, the ELCA Participating Annuity, and the Retirement Planning Tool. The tool is designed specifically for eligible members no longer sponsored by an ELCA employer who are already retired or nearing retirement. Rostered ministers, you'll also need to inform your synod of your retirement plans within this 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/signup). You don't need to apply for your Social Security retirement benefit at the same time — you can delay this benefit.

Don't want to sign up online? You can visit your local [Social Security](https://www.ssa.gov/locator) office or call Social Security at 1.800.772.1213. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Keep in mind you must first enroll in Part A, then Part B.

Didn't pay Social Security or Medicare taxes throughout your entire career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](https://www.medicare.gov) to determine whether you are eligible for premium-free Part A.

Enroll in ELCA Medicare-Primary benefits, if they meet your needs.

Once you've enrolled in Medicare Parts A and B, you can choose to enroll in ELCA Medicare-Primary benefits at your own expense. These benefits include a Medicare Advantage plan insured by Humana, which includes equivalent coverage to Original Medicare Parts A & B, as well as prescription drug coverage, dental coverage, the Silver Sneakers fitness program, and several wellness programs. By choosing ELCA Medicare-Primary benefits, you won't need to enroll in non-ELCA Part D prescription drug coverage or any other Medicare supplement or Medicare Advantage plan.

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 required 90-day wait for coverage should you wish to enroll at some point in the future. You can choose from three [ELCA Medicare-Primary options](#) — Economy, Standard, or Premium. You and your spouse may select different plan options from one another, based on your individual needs.

Waiving ELCA Medicare-Primary benefits?

Indicate your decision to waive coverage on the *Health Care Enrollment* form and return this form to Portico. Doing so will ensure you're not subject to an enrollment waiting period if you decide later that you do want to enroll. You have 60 days from your retirement date to waive coverage.

When you receive your Medicare ID card, send us a photocopy of it, along with your completed *Medicare Information* form. We need your Medicare ID number in order to ensure your timely enrollment in the Medicare Advantage benefit and prescription drug benefits.

PATH 2: Working at Age 65, for 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.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). Keep in mind that you must already first enroll in Part A, then Part B.

Didn't pay Social Security or Medicare taxes throughout your entire career? You may not be eligible for premium-free Part A. Any Part A premium you're responsible for will be based on the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to determine whether you are eligible for premium-free Part A.

Send us a photocopy of your Medicare card 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 this Part B premium cost, and for your spouse's premium cost if covered by ELCA Medicare-Primary benefits. We will continue this practice while you're sponsored by an employer in ELCA Medicare-Primary benefits.

We'll automatically transition you from ELCA-Primary to ELCA Medicare-Primary benefits when appropriate. This is a group Medicare Advantage plan insured by Humana, which includes equivalent coverage to Original Medicare Parts A & B, as well as prescription drug coverage, dental coverage, the Silver Sneakers fitness program, and several wellness programs. By choosing ELCA Medicare-Primary benefits, you won't need to enroll in non-ELCA Part D prescription drug coverage or any other Medicare supplement or Medicare Advantage plan. You'll receive the [Standard 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 completed *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.

Don't want to sign up online? You can visit your local [Social Security](#) office or call Social Security at 1.800.772.1213. You must also complete an [Application for Enrollment in Part B \(CMS-40B\)](#). 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 the number of years you and/or your spouse paid Medicare taxes. Call Social Security or visit [medicare.gov](#) to determine whether you are eligible for premium-free Part A.

Send us a photocopy of your Medicare card with the completed *Medicare Information form* you receive from Portico.

We'll automatically transition you from ELCA-Primary to ELCA Medicare-Primary benefits. This is a Medicare Advantage plan insured by Humana, which includes equivalent coverage to Original Medicare Parts A & B, as well as prescription drug coverage, dental coverage, the Silver Sneakers fitness program, and several wellness programs. By choosing ELCA Medicare-Primary benefits, you won't need to enroll in non-ELCA Part D prescription drug coverage or any other

Medicare Supplement or Medicare Advantage plan. You'll receive the [Standard option](#) until you retire, at which point you'll be able to select from three options: Economy, Standard, or Premium.

PATH 4: 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 serve as secondary coverage for your hospital benefit.¹

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.

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 contact Medicare to enroll in Part B three months before you retire or change calls to an employer with fewer than 20 employees.

Contact Portico if you have Bronze+ coverage.

The ELCA-Primary Bronze health benefit option does not include creditable prescription drug coverage. This means you may pay a late enrollment penalty when you enroll in Part D coverage. The ELCA-Primary Platinum, Gold, and Silver health benefit options all include creditable coverage.

¹ Because you have group health coverage (ELCA-Primary coverage) based on current employment, you are able to delay both Medicare Part A and Part B and without incurring a lifetime late enrollment penalty for enrolling after age 65. However, Portico encourages members to enroll in for Medicare Part A as secondary coverage.

Congratulations!

You're on your way to ensuring you'll have appropriate health coverage when 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!

Resources

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

Want a review? Watch our [Turning 65 webinar](#) recording, found in the Education Section on myPortico.

This Turning 65 Checklist is intended for use with summary plan descriptions (SPDs), which contain details regarding your ELCA benefit plans. Summary plan descriptions are available at [myPortico.PorticoBenefits.org/summaries](#), or by contacting the Portico Customer Care Center at 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 a summary is found to be inconsistent with the plan document, the plan document will be considered the controlling document.



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