



agewellvt.org
Helpline: 1-800-642-5119
P 802-865-0360
F 802-865-0363
875 Roosevelt Hwy, Ste. 210
Colchester, VT 05446



Help Vermonters
Age Well.

Donate today:
agewellvt.org

Overview: Transitioning from Employer Plan to Medicare

If you have delayed Medicare Parts B & D (medical & drug coverage) due to current employer coverage, please follow the steps below to transition off employer insurance to Medicare.

1. Start Medicare Part B through Social Security

- Request a Special Enrollment form for Medicare Part B
- Have your employer complete the form.
- Return the completed form to Social Security prior to the date you desire coverage to begin. (Note: this form allows you to begin Medicare Part B when you need it and avoid a late penalty.)

2. Select Medicare Drug Coverage

Review plan coverage and costs based on your current medications. Enroll into Medicare drug coverage 1 month prior to coverage starting so that it does not disrupt employer coverage. Enrollment can be done online at www.medicare.gov or by calling the insurance company directly. (Example: enroll into Part D in early May for June 1st Medicare drug coverage to start.)

3. Obtain Proof of Creditable Coverage from Employer RX Insurance Plan

Obtain a letter from your employer insurance that states that you have had creditable RX coverage from the time you turned 65 to the termination date of the employer insurance. Keep original letter and make copies as needed. (Note: this proof allows you to have a Special Enrollment Period to join a Part D plan within 2 months of employer coverage ending and avoid a late penalty.)

4. Elect a Medicare Supplemental Plan

- Once you have both Medicare Parts A & B, you can now enroll into a Medicare Supplemental plan directly through the insurance company.
- Information about Vermont Medicare Supplemental Plans can be found at <https://dfr.vermont.gov/consumers/explore-insurance/health>

5. Apply for Federal &/or State Programs for Financial Help

- Federal 'Extra Help' also known as Low Income Subsidy programs helps with Medicare drug coverage. Apply through Social Security application or on their website at <https://www.ssa.gov/medicare/prescriptionhelp/>
- State financial insurance help – apply using 202med application or online at http://www.greenmountaincare.org/application_forms.html

Additional Resources:

Age Well State Health Insurance Assistance Program: 1-800-642-5119

Social Security Administration in Burlington: 1-877-840-5776

Centers for Medicare & Medicaid Services: 1-800-633-4227

Health Care Advocates in Burlington: 1-800-917-7787