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Becoming Medicare eligible

Medicare and how it works with employer plans is complicated and Medicare enrollment decisions you make have an impact on your health care options now, while you're still working, and farther down the road as you start to think about [planning for retirement](#) [1]. This is why Adobe provides you online resources and access to [CareCounsel health care advocates](#) [2] at no cost to you so you're equipped to make informed decisions that meet your personal needs. You may want to check out their informative [Medicare video series](#) [3].

If you become Medicare eligible (generally when you reach age 65) while employed with Adobe, your benefits eligibility remains unchanged and your Adobe medical plan remains the primary plan that processes and pays your health care claims.

You may become enrolled in Medicare by filing an application or being approved automatically (depending on your state's rules). Also if you begin receiving Social Security benefits, you may be automatically enrolled in Medicare Part A. To check your Medicare enrollment status and to learn about your Medicare enrollment or opt-out options, visit www.medicare.gov [4] or contact your local Social Security Administration.

If you enroll in Medicare while employed by Adobe, you may have dual coverage through Adobe and through Medicare. You may discontinue your Adobe coverage when you enroll in Medicare and in some instances you may change the medical plan in which you are enrolled. Medicare enrollment is a life event that will allow you to reduce or drop medical coverage at that time. Enrollment in Medicare does impact your health plan coverage options. Please weigh the pros and cons of enrolling in Medicare, maintaining dual coverage or of discontinuing your Adobe coverage carefully and consult with your financial planner.

Medicare Enrollment and HSA Contributions

If you enroll in Medicare, you are eligible to enroll in the Aetna HealthSave (HSA) or HealthSave Basic medical plans, but you will not be eligible to contribute to the Health Savings Account (HSA) or receive HSA contributions from Adobe. See [Medicare Eligibility and Your HSA](#) [5] [PDF]. If you'd like to reduce or drop your Adobe coverage if/when you enroll in Medicare, please contact adobebenefits@conduent.com [6] or call 855-898-4218 for assistance. If you enroll in Medicare mid-year, contact HealthEquity to discuss if you need to adjust your HSA contributions for the year and the process to do so.

If you have questions about how enrolling in Medicare may impact your Adobe health care benefits, contact [CareCounsel](#) [2] at 833-605-6941. CareCounsel representatives know Adobe's medical plan options and are knowledgeable about Medicare and HSAs, so they're an excellent resource to help you plan ahead.

Four-step checklist

1. **Know when to enroll**You're first eligible to enroll in Medicare during a window of time called your Initial Enrollment Period, or IEP. Your IEP is the three months before your 65th birthday through the three months after your 65th birthday.
2. **Understand when Medicare enrollment occurs automatically**Welcome to Medicare Part A! During your IEP, the government will generally automatically enroll you in Medicare Part A. It is premium-free hospital insurance that covers inpatient stays and/or care in a skilled nursing facility.If you apply for age-based Social Security benefits before or at age 65, you are automatically enrolled in Medicare Part A as of the first of the month in which you attain age 65. In some instances, Medicare enrollment is retroactive to the first of the month in which you attain age 65. You can avoid automatic enrollment in Medicare Part A by not applying for Social Security benefits to commence at or prior to age 65. If you delay enrollment in Medicare and decide to enroll later, you may be retroactively enrolled in Medicare Part A for the preceding 6 months (but no earlier than the first month you were eligible). *To avoid a tax penalty, if you are making HSA contributions, you should consider stopping contributions to your HSA at least 6 months before you apply for Medicare or consult with your tax advisor about withdrawing contributions for those months in a timely manner.*It's a good idea to contact the Social Security Administration at 800-772-1213 to confirm your Part A enrollment.
3. **Consider whether to enroll in Medicare Part B**Medicare Part B, known as "medical insurance," covers doctor's visits, lab work, vaccinations and other outpatient treatments. During your IEP, you'll need to enroll in or decline Part B. If you are covered by Adobe, you may decline Part B coverage. Or, you can enroll in Part B to have secondary coverage to your Adobe medical plan. Be sure to weigh the pros and cons. Learn more at www.medicare.gov [7].
4. **Delayed enrollment in Medicare Part B**You pay a premium for enrollment in Medicare Part B and there can be a penalty for late enrollment. This penalty is waived if you enroll in Medicare Part B during a Special Enrollment Period. You may enroll in Medicare Part B without a penalty for late enrollment anytime while you are still working, and for up to eight months after you lose employer coverage.It's important to know that COBRA and retiree insurance do not count as employer insurance under Medicare. You must be working and covered by an employer plan to qualify for the Special Enrollment Period when you retire and avoid the late enrollment penalty for Part B.

Questions?

Learn more about Medicare by reviewing the booklet, "Medicare and You," available at www.medicare.gov [4]. Or, call the Social Security Administration at 800-772-1213. You may also call CareCounsel at 855-236-1189 (select option 2) to get help with your Medicare questions.

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[2] <https://carecounsel.com/>

[3] <https://carecounsel.com/adobe/medicare.html>

[4] <http://www.medicare.gov>

[5] http://resources.healthequity.com/Documents/Medicare_HSA_eligibility_20170224.pdf

[6] <mailto:adobebenefits@conduent.com>

[7] <http://medicare.gov>