

# **MEDICARE ENROLLMENT HIGHLIGHTS**

Whether you are in a full-time appointment or retired, 3 months before your 65<sup>th</sup> birth month you need to enroll in:

1. **Medicare A & B** – enroll online at <https://www.ssa.gov/benefits/medicare/> or enroll at local Social Security office or call 800-772-1213
2. **Medicare D** – enroll with private insurance company. Find a plan on the Medicare website [www.medicare.gov](http://www.medicare.gov)
3. **IGRC Medicare Supplement Plan** – enroll with the Conference Benefits Office within 30 days of your Medicare eligibility date (first day of your birth month).  
**Contact Brenda Harris at [bharris@igrc.org](mailto:bharris@igrc.org)**

Once you have enrolled in Medicare, you need to terminate your health insurance coverage with your current insurance company by calling them at least one full month prior to your Medicare eligibility date. If you have health insurance through the Affordable Care Act Marketplace, visit this site:

<https://www.healthcare.gov/medicare/changing-from-marketplace-to-medicare/>

## Medicare A – Hospitalization

You do not have to pay for this coverage.

## Medicare B – Medical

Monthly charge of \$148.50\* is deducted from your Social Security check (or SS will bill you quarterly if you are not receiving a SS check).

## Medicare D – Prescription Drugs

Monthly charge is **paid by you directly to the private insurance company**, and the premium depends on the plan you choose. Do NOT have this charge deducted from your Social Security check.

## IGRC Medicare Supplement Plan – Medigap Plan G

Medicare-eligible clergy in a full-time appointment: Monthly charge of \$180 for Medicare-eligible clergy and \$180 for Medicare-eligible spouse. Monthly invoice.

Retired status: Monthly charge of \$35\*\* for Medicare-eligible clergy and \$70\*\* for Medicare-eligible spouse can be deducted from your Wespeth pension check or the Conference will invoice you monthly.

\*2021 for **MOST** retirees

\*\*For retirees w/20 years full-time appts. See Vesting Rules.