

Frequently Asked Questions about Medicare Benefits

Q: What happens to your health benefits if you retire before age 65?

A: If you are entitled to EIT Retiree Healthcare benefits you will continue to be covered until you reach age 65 at which time you must apply for Medicare Parts A & B. You must apply at least 3 months prior to your 65th birthday so that Medicare will become your primary coverage for your medical expenses and EIT will become your secondary coverage when your EIT retirement healthcare coverage begins. If your dependent is not yet entitled to Medicare EIT, will remain the primary coverage for your dependent until they become Medicare eligible. **If you are not entitled to EIT Retiree Healthcare benefits**, you will need to find insurance to bridge the gap until you reach age 65. You can visit the Marketplace (www.getcovered.illinois.gov or www.healthcare.gov) for coverage options.

Q: What happens if you become disabled?

A: If you become disabled, are receiving Social Security disability benefits and are entitled to EIT Retiree Healthcare benefits, you must apply for Medicare Parts A and B so that Medicare will become primary coverage for your medical expenses and EIT will become your secondary coverage. If you have a covered dependent that is not disabled, their coverage will continue with EIT as primary. If you have a disabled dependent they must be enrolled in Medicare Parts A & B so that Medicare will become primary coverage for their medical expenses and EIT will become their secondary coverage.

Q: What happens if you retire before age 65 and have a covered disabled dependent?

A: If you are entitled to EIT Retiree Healthcare benefits, your disabled dependent is required to take Medicare Parts A & B so that Medicare will become their primary coverage for their medical expenses and EIT will become their secondary coverage when your EIT retirement health coverage begins.

Q: What happens if you continue working past age 65?

A: You are not required to take any action. You may continue to be covered until you decide to retire. If you are entitled to EIT Retiree Healthcare benefits **you must apply for Medicare Parts A & B at least 3 months prior to your retirement date** so that Medicare will become your primary coverage for your medical expenses and EIT will become your secondary coverage when your EIT retirement healthcare coverage begins.

Q: What happens if you retire on or after age 65 and have a disabled dependent?

A: If you are entitled to EIT Retiree Healthcare benefits, **your disabled dependent is required to take Medicare Parts A & B so that Medicare** will become their primary coverage for their medical expenses and EIT will become their secondary coverage when your EIT retirement healthcare coverage begins.

Q: What happens if you are on Medicare and your spouse is still actively working and has family coverage through his/her employer?

A: If you are retired and entitled to EIT Retiree Healthcare benefits, your spouse's active family coverage will be primary, and your Medicare coverage will be secondary and EIT's Retiree Healthcare coverage will be billed as tertiary. When your spouse's active coverage terminates, Medicare will become primary for you EIT Retiree Healthcare coverage will pay as secondary. In this situation, EIT will be your spouse's primary coverage until he/she becomes eligible for Medicare. At that time, Medicare will become his or her primary coverage and EIT Retiree Healthcare will become secondary.

Q: What happens if you are an active, covered participant of EIT and have a covered disabled dependent?

A: As long as you continue to be an active, covered participant of under and EIT Plan, your disabled dependent coverage remains the same. If the disabled dependent is entitled to Medicare while the participant is still active, Medicare is secondary.

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Q: What happens if you are still working and your spouse reaches age 65 before you?

A: As long as you continue to be an active, covered participant of EIT, your spouse is not required to take Medicare Part B. **However, if you are entitled to EIT Retiree Healthcare benefits, your spouse must already be enrolled in Medicare Parts A & B at the time of your retirement**, as Medicare will become primary coverage for your spouse's medical expenses and EIT Retiree Healthcare will become secondary coverage when you retire. It is important to have your spouse apply as soon as you plan to retire to avoid gaps in Medicare and EIT coverage.

Q: What happens if you return to work after having received a Social Security disability award?

A: You must immediately notify the Social Security Administration (SSA) that you have returned to active employment. If you do not notify the SSA, it may result in an overpayment of your Social Security benefit. It may also result in EIT presuming that you still have Medicare Parts A & B as primary and your claims will be incorrectly processed by Blue Cross Blue Shield of Illinois.

Q: What happens if you and your covered dependents are on COBRA continuation coverage and you or your covered dependents are entitled for Medicare?

A: You must apply for Medicare Parts A & B so that Medicare will become your primary coverage for your medical expenses and EIT will become your secondary coverage.

Q: What happens if I am or my covered dependents are entitled to Medicare, but failed to apply for Medicare Part B?

A: Under the Plan, EIT assumes you or your Medicare entitled dependents are enrolled in Medicare and that Medicare is paying 80% of eligible expenses. Therefore, if you or your Medicare entitled dependents are entitled to EIT Retiree Healthcare benefits, the Plan will pay the claims as if you were enrolled in Medicare Part B and will consider eligible claim expenses at 20% of Medicare approved allowance. Failure to elect Medicare Part B and notify EIT may result in an overpayment of your claims and you may be responsible for repayment of all claims processed incorrectly.

Important: If you and your spouse fail to have Medicare Part A & B coverage in place at the time of your retirement and you and/or your spouse are Medicare Eligible (meaning that you have entitlement to Medicare as a result of being over age 65 or due to an SSDI award), you will be responsible for paying the amount that Medicare would pay as primary payer and EIT would pay as secondary payer. This could be a costly mistake, so please make sure that you have Medicare Part A AND Part B at the time of your retirement. SSDI award dates may impact the date you are considered "retired" under the Plan.

For additional information about Medicare please call the Centers for Medicare and Medicaid Services (CMS) at 1-800- MEDICARE (1-800-633-4227) or visit their website at www.medicare.gov.

This document contains information on various benefits, but it does not give you all of the details. The official plan documents have all of the details. If there are any differences between this information and the plan documents, the plan documents will govern. If you have any questions about your benefits, please contact the Fund Office at **(312) 782-5442**.