



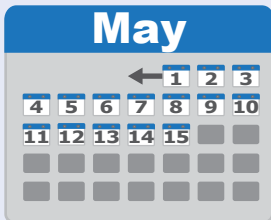
# Your Insurance & Medicare

What Medicare eligible state employees need to know about enrolling in retiree insurance.

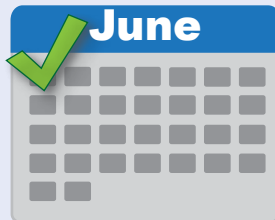
It's very important to enroll in Medicare on time if you'll be at least age 65 when you retire. If a covered individual on your plan is eligible for Medicare and doesn't enroll at least two months before you retire, you may have to pay for other insurance coverage until the Medicare plan begins. Plan ahead: enroll in Medicare at least two months before you retire, and make sure ORS receives your completed retirement application with the necessary proofs to enroll yourself and dependents in insurance on or before the 15th of the month before your retirement effective date.

## When your insurance coverage begins

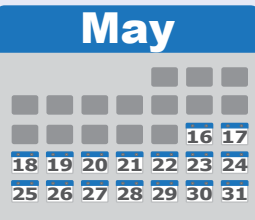
If you have Medicare and ORS receives your completed application *on or before* the 15th of the month before you retire, your insurance will start on the first of the next month.



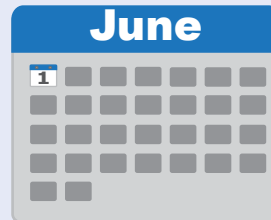
Complete application received by ORS on or before May 15.



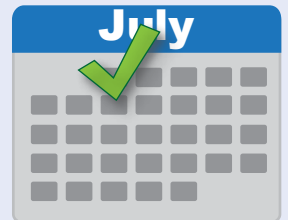
Retirement & Insurance effective date: June 1.



Complete application received by ORS after May 15.



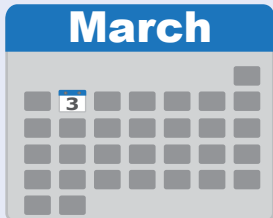
Retirement effective date: June 1.



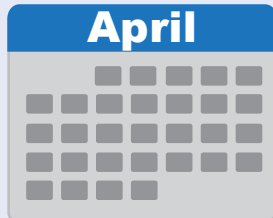
Insurance effective date: July 1.

## When to apply for Medicare

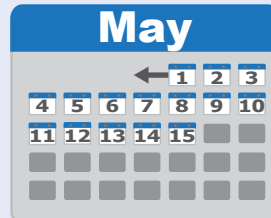
Unlike your active employee insurance, you need to have Medicare Parts A and B to have retiree insurance. Be sure to apply for Medicare at least two months before your retirement. Make your Medicare effective date the same as your retirement effective date to avoid any gaps in coverage.



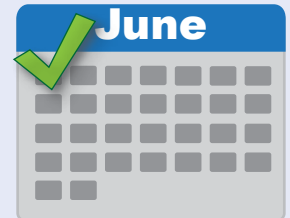
Apply for Medicare at least 2 months before you retire.



Enjoy your remaining days of state employment!



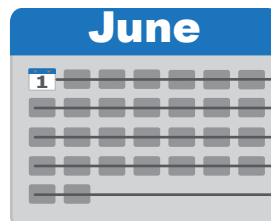
Complete application received by ORS on or before May 15.



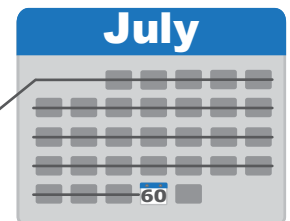
Retirement & Insurance effective date: June 1.

## When to apply for COBRA

If your active insurance coverage ends before your retiree insurance begins, you have 60 days to apply for COBRA coverage from the date you lose active insurance coverage or get a COBRA election notice, whichever is later.



You lose coverage on the 1st because your Medicare plan isn't in effect yet.



Apply for COBRA within 60 days.