

## **Important Information about Medicare: Parts A & B**

This notice applies to all retirees, surviving spouses, and/or retirees with a spouse/dependent(s), who are currently enrolled in one of the Highmark or Aetna health insurance plans through the University of Delaware and State of Delaware. **Please be aware that Delaware Law mandates that you, your spouse, and eligible dependents, enroll in Medicare Parts A & B when eligible.** In certain circumstances (for example, if the retiree, spouse, or dependent is receiving disability income), a participant can be under the age of 65 and still be Medicare-eligible. Failure to enroll in Medicare Parts A & B when eligible will result in termination of coverage through the University of Delaware Group Health Insurance Program.

To obtain Medicare eligibility information, please call the Social Security Administration office at 1-800-772-1213. For a complete description of your health benefits under Medicare and any limitations on those benefits, consult Medicare Publications or the Centers for Medicare and Medicaid (CMS). More information can be found on the Internet at [www.medicare.gov](http://www.medicare.gov).

As you may be aware, Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, including critical access hospitals and skilled nursing facilities (not custodial or long-term care). Most people don't pay a premium for Part A. There is typically a monthly premium for Medicare Part B (Medical Insurance) which helps cover doctors' services and outpatient care.

Once enrolled in Medicare A & B coverage, retirees and their eligible dependents may enroll in the "Special Medicfill" health plan. This plan acts as a supplement to Medicare and can include the same University prescription drug coverage that is included with other University health plans. Enrollment in Special Medicfill requires proof of enrollment in Medicare Parts A & B. When you, or an eligible dependent, obtain Medicare Parts A & B coverage, please notify our office immediately, so that we can update your health plan enrollment.

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