

Important Information for Retirees Turning 65

The Town requires all Medicare-eligible retirees and their spouses who are insured with Town of Westwood/West Suburban Health Group to enroll in Medicare upon turning 65.

Here's what you need to do:

- 1.) Contact Social Security Administration (SSA) approximately 3 months prior to your 65th birthday to enroll in Medicare Part A and B. (You may receive notification by mail from SSA prior to your 65th birthday.)

Social Security Telephone: 1-800-772-1213

Social Security Email: <http://www.socialsecurity.gov/medicareonly>

Social Security Address: Social Security Admin. Norwood Office
1 Edgewater Drive, Suite 102
Norwood, MA 02062

- 2.) Once you have enrolled in Medicare:

- Contact Human Resources with a copy of your Medicare A and B cards.
- Review and select a Town of Westwood Medicare Supplement Plan. Retiree health plan information can be obtained at the Human Resources Department in Town Hall or on our website at: www.townhall.westwood.ma.us/hr, "Retiree Forms and Documents".
- Work with Human Resources to finalize deductions from your pension check to include the discounted Medicare B rate. (The Town will reimburse 50% of your Medicare B cost.)
- Your coverage will be effective on the first day of the month of your 65th birthday.

- 3.) What happens if your spouse is not 65?

- If you and your spouse were on a family plan, you will go on Medicare and your spouse will remain on an individual plan until his/her 65th birthday.
- Shortly before your spouse turns 65, he/she must contact Social Security and enroll in Medicare; once enrolled in Medicare, proceed by following the information outlined in Step 2 above.

- 4.) What happens if Social Security determines that you are not eligible for Medicare?

- If Social Security determines that you are not eligible for Medicare, you must provide the Town of Westwood Human Resources Department with official proof of non-eligibility from Social Security.
- If it is officially determined that you and your spouse are not eligible for Medicare, you may remain on a Rate Saver plan.

If you have questions regarding turning 65, email the Human Resources Department at benefits@townhall.westwood.ma.us or contact Carolyn Collins, Benefits Coordinator, by phone at 781-320-1025.