

## 👉 **IMPORTANT WARNING** 👈

### **For active MILA members who are already enrolled in MEDICARE (at age 65, Disabled or ESRD) WHEN THEY START RECEIVING A PENSION**

When an active MILA member who is eligible for MILA retiree benefits retires and starts receiving a pension from the local pension plan:

- If the member is **already enrolled in Medicare** when the member leaves active service, the member must have both **Medicare Part A and Medicare Part B** coverage when the member's pension starts and the member's MILA coverage is transferred to the MILA Medicare Wrap-around Plan. **(MEDICARE WILL BE THE MEMBER'S PRIMARY COVERAGE AND MILA IS SECONDARY COVERAGE).**
- If the member's spouse is already enrolled in Medicare when the member starts receiving a pension, the Member's spouse must have both **Medicare Part A and Medicare Part B** in order to be eligible for the MILA Medicare Wrap-around Plan.

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### **For active MILA members who are eligible for Medicare (at age 65, Disabled or ESRD) WHEN THEY START RECEIVING A PENSION**

If the member/spouse is eligible for Medicare when the member starts receiving a pension and either the member or spouse does not have **Medicare Part A and Medicare Part B** coverage:

- The member/spouse must sign up for Medicare Part A and Medicare Part B
- If the member/spouse has **Medicare Part A and not Medicare Part B**, when MILA pays the member's or spouse's medical bills under the MILA Medicare Wrap-around Plan, the payment will be based on the assumption that the member/spouse has **Medicare Part B coverage**.
- If the member/spouse does not have **Medicare Part B** coverage, the member/spouse will be billed for the amount that would have been paid by the **Medicare Part B** coverage. These bills for the amount that would have been paid by the **Medicare Part B** coverage are the member's or spouse's responsibility. MILA **WILL NOT** pay these bills.

#### **According to medicare.gov, the official U.S. Government site for Medicare:**

In most cases, if you don't sign up for Medicare Part B when you're first eligible, you'll have to pay a late enrollment penalty. You'll have to pay this penalty for as long as you have Part B and you could have a gap in your health coverage.

**Between January 1–March 31 each year:** You can sign up for **Medicare Part A and/or Medicare Part B** during the General Enrollment Period between January 1–March 31 each year if both of these conditions apply:

- You didn't sign up for Medicare Part A and Part B when you were first eligible.
- You aren't eligible for a Special Enrollment Period (see below).

You must pay premiums for Part A and/or Part B. Your coverage will start July 1. You may have to pay a higher premium for late enrollment in Part A and/or a higher premium for late enrollment in Part B. For more information see your **Medicare and You Handbook 2018** or contact Medicare at 1-800-Medicare (1-800-633-4227 or visit their site at <https://www.medicare.gov>