

Helpful Tips for those Retiring or Turning 65

Does RBA have a retiree plan?

- Yes, RBA has a Medicare Advantage Plan through Blue Cross Blue Shield of Michigan.
- You must be enrolled in the RBA active medical plan for at least 6 months prior to retirement to be eligible to enroll in the RBA retiree plan.
- You must also be enrolled in Medicare Parts A and B in order to enroll in the Medicare Advantage plan.

I am turning 65 and still working

- You may continue your active RBA coverage up until your official retirement. You *may* choose to enroll in Medicare Part A as secondary hospital coverage. You will likely be automatically enrolled in Part A unless you contact the Social Security office to delay your Part A enrollment. **Keep in mind that enrolling in Part A will disqualify you from contributing to a Health Savings Account. You are NOT required to enroll in Medicare A at 65.**
- If you choose to continue your RBA coverage and delay Medicare enrollment, you will have a Special Enrollment Period upon your official retirement, where you will be eligible to enroll in Medicare. Your opportunity to enroll during a Special Enrollment Period lasts two months after your coverage ends.
- You may also choose to cancel your RBA coverage and enroll in Medicare upon reaching age 65. You will need to enroll in Medicare Part A and B, and possibly Part D and/or a Medicare Supplement or Medicare Advantage plan.
- If you choose to leave the RBA plan while still employed, you will **not** be eligible to join the RBA Medicare Advantage plan upon official retirement.

I am age 65 or older and planning to retire

- You should enroll in Medicare Part A and B to coincide with your retirement. You can choose a Medicare Advantage plan or a Medicare Supplement plan that works best for you, either through RBA or an independent company. If necessary, we can connect you to an independent broker who will help you compare your options.
- To enroll in the RBA Medicare Advantage plan, please contact RBA for an application.
- If your spouse is 65, they will need their own contract for Medicare Part A and B, as well as their own Medicare Advantage or Medicare Supplement plan.

I am retiring and my spouse is under 65 and not eligible for Medicare

- If you (the member) are retiring and enrolling in the RBA Medicare Advantage plan and your spouse is under age 65, then your spouse may remain on the active medical plan. Your spouse will have the opportunity to enroll in the Medicare Advantage plan upon their 65th birthday.
- If you choose to enroll in an outside Medicare plan (non-RBA), your spouse will be eligible to continue on the active medical plan under COBRA for up to 18 months. Your spouse could also enroll in a plan through the Marketplace until they are eligible for Medicare.

If you have any additional questions, please contact Reformed Benefits Association at 800-701-8992 or benefits@reformedbenefits.org