Medicare Benefits

Part A  Hospital Insurance

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B  Medical Insurance

Full-time retirees may apply for reimbursement for the Part B premiums while enrolled in a district silver advantage plan.

Part B is the only coverage you need as a full-time retiree on a district plan.

Deadline: You must apply for Part B three months before through three months after your 65th birthday unless you are currently working and on an active employee plan.

Alternate deadline-only for active district employees: When you leave the district and become eligible for a senior plan, you have eight months to apply without penalty.

If you are retired under the age of 65, the first deadline applies.

If you do not apply during the required time, you will be penalized and pay an annually increase penalty.

Contact Medicare for more information.

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Many preventative services

Part C  Medicare Advantage

Full-time retirees on a district silver advantage plan do not need to apply for this coverage; it is part of the silver advantage plan packages, and it can result in fees from the carrier.

- Includes all benefits and services covered in Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Run by Medicare-approved private insurance companies that follow rules set by Medicare
- Plans have a yearly limit on your out-of-pocket costs for medical services
- May include extra benefits and services that aren’t covered by Original Medicare, sometimes for an extra cost

Part D  RX Coverage

Full-time retirees on a district silver advantage plan do not need to apply for this coverage; it is part of the silver advantage plan packages, and it can result in fees from the carrier.

- Helps cover the cost of prescription drugs
- Run my Medicare-approved drug plans that follow rules set by Medicare
- May help lower your prescription drug costs and help protect against higher costs in the future