MEDICARE SAVING SOLUTIONS

Retiring after 65?

Questions to take to HR

Ask the benefits office for the job that covers you or your spouse. Write down the answers and request copies of the dates and notices.

1. **What are my last day of employment and my last day of active-employee medical coverage?**

2. **When does my prescription coverage end, and can I get a copy of the creditable coverage notice?**

3. **Does Medicare or our group plan pay first for me? Are there special multi-employer rules?**

4. **What happens to my spouse or dependents if I leave the plan or choose outside coverage?**

5. **Who can document my employment and insurance dates on form CMS-L564?**

6. **If I contribute to an HSA, when will payroll stop my contributions and the employer's contributions?**

Ready to compare your Medicare options?

Call 1-800-663-5707 or open the retirement guide.

Read the guide at MedicareSavingSolutions.com

Private insurance agency. Not affiliated with or endorsed by Medicare or the U.S. government.