

Actively working employees:

If your employee is age 65/ over or

if your employee is under age 65 with a spouse age 65 / over or

if your employee is age 65/older with disabled dependent under age 65 or

if your employee is age 65/older with a spouse age 65/over or

if your employee is age 65/older with a spouse under age 65

They all remain on an active plan. Do not enroll them in Medicare Plans with the town

RETIRED EMPLOYEE :

Retiree is Medicare eligible with Medicare A and B:

Medicare plan

Retiree is Medicare eligible with a spouse not eligible for Medicare

Medicare plan with spouse on
on individual active plan

Retiree is Medicare eligible with a Medicare eligible disabled spouse:

Both on Medicare plans

Retiree is Medicare eligible with spouse that is Medicare eligible:

Both on Medicare plans

Retiree is not Medicare eligible with a Medicare eligible spouse:

Retiree on individual active plan and
spouse enrolls in a Medicare Plan

Retiree is Medicare eligible with a spouse and dependent child(ren).

Can remain on family plan

Retiree is under age 65 with a Medicare eligible spouse and child(ren)

Can remain on family plan

Medicare eligible disabled dependent children are also eligible for a Medicare plan if your employee is retired:

If retiree is on a family plan with more than 2 members and not all of them are eligible for Medicare, they can stay on a family plan.

If retiree is on a family plan with more than 2 members and all of the members are eligible for Medicare, they can each enroll on a Medicare plan. (you would have to look at the cost)

The MOST important thing to remember is that everything is based on your employee/retiree.

If your employee is actively working - no matter what the circumstance, no one is eligible for Medicare plans with the town.

