United Healthcare
Group Medicare Advantage

FEHB & PSHB Programs

Medicare readiness checklist

A quick, plain-English guide to help you prepare for Medicare and retirement.

When can you enroll in Medicare?

Your Initial Enrollment Period (IEP) begins 3 months before your 65th birthday and ends 3 months after your birthday month.[1]

1 2 3 5 6 7

4+ months before turning 65

Start preparing

- ☐ **Decide when to enroll in Medicare**
  Consider whether you or your spouse will still be working.
- ☐ **Learn the basics of Medicare**
  Medicare coverage comes in parts – Part A, Part B, Part C and Part D.
- ☐ **Avoid late-enrollment penalties**
  Review Part B and Part D penalty rules so you can help prevent them.
- ☐ **Remember the FEHB 5-year rule**
  You generally must be enrolled for 5 continuous years before retirement.
- ☐ **Discuss your options**
  Meet with your benefits office or agency representative.

3 months before turning 65

Compare coverage

- ☐ **Check with your care team**
  Make sure your doctors and specialists accept Medicare.
- ☐ **Learn who pays for care**
  Review how Medicare works with your FEHB plan.
- ☐ **Decide what fits your needs**
  Consider Original Medicare + FEHB or a UnitedHealthcare Group Medicare Advantage (PPO) FEHB plan.
- ☐ **Compare drug coverage options**
  Review your drug coverage and costs.
- ☐ **Weigh your options**
  Consider costs, convenience and coverage simplicity.

Helpful reminders

Never cancel your FEHB coverage unless you fully understand the impact – you generally cannot re-enroll later.

Electing Medicare is a qualifying event, which allows certain coverage changes.

Review coverage every year during Federal Open Season (November-December).

Anytime during your IEP

Enroll in Medicare

Have these items ready:

- ☐ **Birth certificate**
  Original or certified copy.
- ☐ **Social Security**
  Number or card.
- ☐ **W-2 forms**
  From the last 2 years.

Take these steps:

- ☐ **Apply for Original Medicare (Part A and Part B)**
  Submit your completed application to Social Security.
- ☐ **Watch for your Medicare card**
  It will arrive in the mail.
- ☐ **Report your Medicare Beneficiary Identifier (MBI)**
  Find it on your Medicare card; give it to your FEHB plan administrator.

After enrolling in Original Medicare

Switch to the UnitedHealthcare Group FEHB Medicare Advantage (PPO)

Original Medicare (Part A & Part B) + FEHB		UHC Group FEHB Medicare Advantage (PPO)
Medicare pays first and then FEHB pays		One plan replaces Original Medicare
Includes Part A, Part B and FEHB supplements		Combines Part A and Part B into a single plan
Drugs are covered through your FEHB plan	VS	Includes Part D prescription drug coverage
Carry 2 ID cards (Medicare + FEHB)		Carry a single ID card
Providers bill Medicare and then FEHB		No coordination needed, one plan handles your claims
May have deductibles, copays or coinsurance		Out-of-pocket costs are often lower

- ☐ Explore the UnitedHealthcare Group FEHB Medicare Advantage (PPO) plan at **retiree.uhc.com/fehbra**
- ☐ Enroll in the UnitedHealthcare Group FEHB Medicare Advantage (PPO) plan with 1 ID card or carry both cards, Medicare and FEHB ID, to your appointments
- ☐ Do not sign a private contract with providers, it may opt you out of Medicare coverage
- ☐ Do not suspend or cancel your FEHB plan if you elect to enroll in the UnitedHealthcare Group FEHB Medicare Advantage (PPO)

Medicare:
medicare.gov or **1-800-MEDICARE**

FEHB & retirement info:
retireefehb.opm.gov

UnitedHealthcare Medicare Plan Expert:[2]
1-855-831-6213, TTY **711,** 8 a.m.–8 p.m., 7 days a week.

UnitedHealthcare Medicare resources:
medicaremadeclear.com

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. Medicare Plan Expert is a licensed sales agent/producer.

1 If your birthday is on the first of the month, your 7-month period starts earlier. It starts 4 months before you turn 65 and ends 2 months after the month you turn 65.

2 The UnitedHealthcare Medicare Plan Expert is a licensed sales agent/produce