

IMPORTANT REMINDER

Acknowledgment of Obligation to (1) Timely Enroll in Medicare Part A and Part B, and (2) Timely Elect Post-Employment Health Insurance Coverage

Under M.G.L. c. 32B, § 18A, and according to the Town's policy, all Town retirees and eligible spouses are required to enroll in Medicare Parts A and B as soon as they are eligible (typically at age 65).

Medicare-eligible individuals are required to sign up for Medicare Parts A and B in the three months before their 65th birthday. All paperwork necessary to enroll in the Town's retiree health insurance must be received in the Treasurer/HR office 30 days prior to the enrollee's Medicare effective date.

If a retiring employee has an actively working spouse with non-Town health insurance coverage (e.g., the actively working spouse has coverage through his or her own employer), the retiring employee must sign a form at the time of retirement indicating whether the working spouse intends to enroll in the Town's health insurance program upon his or her own future retirement.

If a retiree is not eligible to enroll in Medicare (either individually or through spousal eligibility), the retiree must submit proof certified by the federal government of ineligibility for Medicare Part A and Part B coverage.¹ Written certifications of ineligibility must be submitted to the Town Treasurer/HR.

If a Medicare-eligible retiree, spouse, or dependent fails to timely enroll in Medicare Part A and Part B, that person may be deemed ineligible to participate in the Town's group health insurance program. Furthermore, any financial penalties due to late enrollment will be the responsibility of the retiree (or spouse or dependent).

All retirees and current employees must sign below and return this letter **by DATE** to the Town Treasurer/HR office, where a copy will remain on file.

Printed Name

Signature

Date

¹ You and/or your spouse should contact your [local Social Security Office or SSA.gov](#) for confirmation of Medicare eligibility or ineligibility.