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ADDRESS

Welcome to Medicare!

This package provides information about Medicare to Social Security beneficiaries living outside the United States. You're getting this package because you will soon be covered by Medicare.

Medicare is a health insurance program for certain people. Medicare includes these parts:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)
- Medicare Part C (Medicare Advantage Plans)
- Medicare Part D (Medicare Prescription Drug Coverage)

Because you're entitled to Social Security retirement or disability benefits, you'll be automatically enrolled in Medicare Part A the month you turn age 65 or when you have received disability benefits from Social Security for more than 24 months. You don't pay a monthly premium for Medicare Part A. You will receive Medicare Part B only if you sign up for it. Most people pay a monthly premium for Medicare Part B. **If you don't enroll in Part B now, you may have to pay a late enrollment penalty.**

IMPORTANT: Medicare generally cannot pay for any of your hospital or medical bills unless you receive your medical care in the United States (including Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa). Under certain limited circumstances, medical services provided in Canada or Mexico also may be covered by Medicare, but only if you're living in the United States.

The enclosed pamphlet introduces you to the Medicare Program. It includes information about health care choices and prescription drug coverage. Read it over carefully and review your choices before making any decisions.

You must have Medicare Part A and Part B to keep TRICARE benefits. You must also have Medicare Part A and Part B to join a Medicare Advantage plan or buy a Medigap policy.

Before you decide if you want or don't want Medicare Part B, you should read the information in the enclosed pamphlet. If you don't want Medicare Part B at this time, you don't have to do anything. We will send you a Medicare card showing you have Medicare Part A only.

You may have coverage through the Health Insurance Marketplace or have heard about it. Medicare isn't part of the Marketplace. Once your Medicare coverage starts, you're considered covered and you won't need a Marketplace plan when you return to the United States.

Enrolling in Medicare Part B

If you want Medicare Part B, sign and return the enclosed form in the envelope provided. The earlier you return the form, the sooner your Part B coverage can start.

Enrolling in Medicare Part B to Keep TRICARE Benefits

If you get TRICARE benefits (known as Military benefits), you must have Medicare Part B to keep getting TRICARE benefits. However, if you're an active duty service member or the spouse or dependent child of an active duty service member, you may not need Medicare Part B right away. You can get Part B later during the Special Enrollment Period (see below).

Medicare Part B Costs

The monthly Part B standard premium is \$104.90 in 2014. Your monthly premium will be higher than the standard premium if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is more than \$85,000 (if you are single and file an individual tax return) or more than \$170,000 (if you are married and file a joint return). These amounts can change each year.

The monthly premium is usually taken out of your monthly Social Security payment when your Medicare Part B coverage starts. If you aren't getting social security payments, Medicare will bill you for your premium every 3 months.

Delaying Medicare Part B

If you don't take Medicare Part B now you may have to wait until the General Enrollment Period to sign up (January 1 through March 31 of each year). Your Medicare Part B coverage would start July 1 of that year. **You may also have to pay a late enrollment penalty. You will pay 10% more for each full 12-month period that you could have had Medicare Part B but didn't take it, unless you qualify for a Special Enrollment Period (see below). You'll have to pay this late enrollment penalty as long as you have Medicare Part B.**

Special Enrollment Period

You can sign up for Part B without a late enrollment penalty if:

- you're age 65 or older and you or your spouse (of any age) is currently working and you're covered by an employer or union group health plan based on that work, or
- you're under age 65 and disabled and you or any member of your family is currently working and you're covered by an employer or union group health plan based on that work.

You can sign up for Medicare Part B anytime while you're covered by an employer or union group health plan based on current employment, or for up to 8 months after the group health plan coverage or the employment ends, whichever happens first.

If you're still working and plan to keep your employer or union group health plan coverage, you should talk to your employer benefits administrator to help you decide the best time to enroll in Medicare Part B.

If you have questions about how to enroll in Medicare, contact any United States Consular office. If you live in the Philippines, please contact the U.S. Veterans Administration Regional Office in Manila.

Enclosure