



# Working past 65? We're here to help.

Learn more about enrolling in and delaying Medicare.



## Enrolling in Medicare

You are eligible to enroll in Medicare three months before through three months after you turn 65. This is known as your Initial Enrollment Period. During this time, you can enroll in Medicare Part A (Hospital Insurance) unless you want to continue contributing to your health savings account.



## Delaying Medicare

You can decide to delay Medicare Part B (Medical Insurance) if you or your spouse are:

- Currently working
- Have coverage through your employer or union
- And your employer or union has 20 or more employees or members

If you or your spouse work past 65, you can wait to sign up for Medicare until you stop working or lose your health insurance, whichever comes first.



## More questions?

See the next page for our Medicare frequently asked questions or contact us.

Call: **1-844-296-3822 (TTY: 711)**

Monday-Friday, 8 a.m. to 8 p.m. local time

Or email: **medicareVIP@anthem.com**

# Helpful links and Medicare resources

Select the links below to learn more.

## [Decide whether to enroll in Medicare Part A and B when you turn 65](#)

Sometimes, enrolling in Medicare Part A and Part B and an individual Medicare plan may be a better option, even if you continue to work.

## [See the premiums for Medicare Part A, B, and D](#)

## [Apply for Medicare](#)

## [Learn about other situations](#)

Different factors can affect your Medicare eligibility, like if you:

- Receive coverage through a spouse who is currently working
- Have retiree coverage, COBRA coverage, and other coverages
- Contribute to a health savings account (HSA)
- Have end-stage renal disease, ALS, or permanent disability

To learn more about how Medicare works for these other situations, call: **1-844-296-3822 (TTY: 711)** or email: **medicareVIP@anthem.com**.

Anthem Blue Cross is an HMO plan with a Medicare contract. Anthem Blue Cross Life and Health Insurance Company is an LPP0 plan with a Medicare contract. Enrollment in Anthem Blue Cross, Anthem Blue Cross Life and Health Insurance Company depends on contract renewal.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross Partnership Plan is the tradename of Blue Cross of California Partnership Plan, LLC. Anthem BC Health Insurance Company is the tradename of Anthem Insurance Companies, Inc. Anthem Blue Cross, Anthem Blue Cross Partnership Plan, Anthem BC Health Insurance Company and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

This plan has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please contact your agent or the health plan.