

- Read the **Handbook at [www.medicare.gov](http://www.medicare.gov). Click the heading and select**
- Call Medicare at **1-800-MEDICARE (1-800-633-4227)**.

**You become eligible for Medicare benefits at age 65. If you are an active employee enrolled in SMU's medical plan when you reach age 65, you can delay enrollment in Medicare, without penalty.**

**The **HDHP** provide Creditable Coverage.**

- The prescription drug coverage provided by this plan is expected to pay out at least as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage.

**The **HDR** do not provide Creditable Coverage.**

- The HDRs provide no prescription drug coverage until the deductible is satisfied and therefore, do not provide Creditable Coverage. To qualify as Creditable Coverage, a plan must provide prescription drug coverage that pays at least as much as standard Medicare prescription drug coverage.

**• This is important because if you enroll in one of the HDRs and later retire, Medicare will look back at your SMU prescription drug coverage beginning at age 65. Medicare will determine that you did not have Creditable Coverage and you will be assessed a late enrollment penalty.**

**Yes, you can elect one of the HDHP options. However, because these plans do not provide creditable prescription drug coverage, you will pay a late enrollment penalty because you did not join a creditable prescription drug plan when you first became Medicare eligible.**

**Yes, but only if you are enrolled in any part of Medicare. You are NOT eligible to be enrolled in Medicare if you are not enrolled in Medicare.**

