

I'm an Early Retiree and I'm Turning 65

RETIREE EDUCATION SERIES



If this describes your situation, here are three steps to start the retirement healthcare coverage process.

ONE: WATCH THE MAIL FOR HEALTHTRUST INFORMATION

Ninety (90) days before you turn 65, you will receive an envelope from HealthTrust with the forms you need for coverage and benefits continuation. You can also find them by logging into your Secure Enrollee Portal (SEP) and clicking on ID Cards/Forms in the left navigation:

- [**Retiree Medical and/or Dental Application and Change Form**](#) (confirms the change from active employee to retiree)
- [**Annuity Deduction Authorization for Medical and Dental Benefits**](#) (for monthly automatic contributions from your NHRS pension check to HealthTrust) OR
- [**Retiree ACH Authorization Form**](#) (for monthly automatic deductions from your bank account to HealthTrust)
- [**HealthTrust Authorization to Release Information Form**](#) (optional). This is needed if you are going to appoint a spouse, child, or trusted family member as an authorized representative

TWO: SIGN UP FOR MEDICARE

[**Medicare**](#) provides health insurance coverage for individuals 65 and older.

- If you are already receiving Social Security benefits at age 65, you will be automatically enrolled in Medicare Parts A and B.
- If you are not receiving your Social Security pension benefit, please contact Social Security to enroll in Medicare Parts A and B.

Please note: Medicare is effective the first of the month when you turn 65. If your birthday is October 31, your effective date is October 1. If your birthday is October 1, your effective date is September 1.

THREE: SUBMIT PAPERWORK

Submit the paperwork to your former employer and HealthTrust prior to the tenth of the month before your Medicare effective date. For example, if your birthday is October 31, your Medicare effective date is October 1. This means your former employer and HealthTrust need the required paperwork by September 10.

Please note: HealthTrust cannot accept paperwork without a copy of your Medicare card or a coverage confirmation letter with effective dates and the Medicare number.

REMEMBER: NO TWO RETIREMENTS ARE ALIKE

Facts and circumstances are different for everyone. Each retiree has unique situations, which may include veteran status, age of spouse, incapacitated dependents, Social Security Disability Insurance (SSDI), relocation out of New England, and college age students, to name a few.



If you have specific questions, we encourage you to call Enrollee Services at **800.527.5001**. They can assist you on the phone or meet with you in person at our offices at 25 Triangle Park Drive in Concord, New Hampshire.