TRANSITIONS
Benefit Group

Documentation

As employees, spouses or dependents become Medicare eligible, they need to understand how to coordinate these benefits, time enrollment, and understand the options available. This is an extremely important process that needs to be documented properly. Our team at Transitions is here to have these conversations with you.

After we have this discussion, we will send a link to document your decisions in regards to Medicare. It has zero impact on selecting a group plan, selecting Medicare, or even selecting both. Your group health benefits have to be coordinated through providers and possibly Medicare. We need to make sure that your claims are being paid properly.

During this call we will answer any questions you may have about future enrollments, timing of enrollments, coverage options, and any possible fees or penalties. If you are employed over the age of 65 you can leave your employer plan at any time during the year. Your advisor will discuss that with you, along with plans and options.

We do recommend that you schedule your appointment about 6 months prior to your 65th birthday to allow time for any decisions you may make. By clicking on the advisor consultation circle, you will be taken to your customized booking site. We ask that prior to speaking to your advisor, please watch the video Navigating Medicare. If you click on the compass, it will take you to the link and you can watch it on-demand. If you are interested in learning more about social security timing, please watch that as well.

If you are enrolled in a HDHP with an HSA, enrolling in social security at age 62 will create an automatic enrollment into Part A & Part B of Medicare. This enrollment will limit your options at age 65. If your Part A and/or Part B is already active, you cannot contribute to an HSA account. Both you and your employer need to know this information so that taxable contributions are not made to a non-taxable account. During this consultation, your advisor can assist with coordination guidance and plan selections.

We look forward to speaking with you soon. To recap we have two tasks that need to be done immediately:

1. Schedule an appointment six months prior to your 65th birthday or ASAP if you have already turned 65 or are Medicare eligible
2. Complete the decision form at the conclusion of the advisor call

Preparing for your consultation

Social Security Timing
Please join us for a brief webinar to help you understand social security elections, opportunities, and maximizing your benefit

Navigating Medicare
Understanding the options you have to enroll in Medicare, use HSA dollars, and learn about how this program works as you plan for the future

Online Resources
Join the Transitions member area for access to on-demand resources, videos, and forms you may need

Advisor Consultation
Our dedicated team is here to answer your questions and support your individual needs

800-936-1405

Call us or click or use the interactive links

on-demand webinars!