



Q&A

Turning Age 65: What to Do

Q: If I turn 65 in February, do I have to turn in new paperwork on insurance again in February, and when should I send info to the County?

A: Yes, you will need to complete the “**Age-in Election Form**,” available on the Fulton County website here (<https://www.fultoncountyga.gov/for-retirees>). Coverage from open enrollment will start effective 01/01/2021. Since the Medicare would not be effective until 02/01/2021, you will need to submit the Age-in Form to the Pension Office for a plan change effective 02/01/2021.

Q: What happens if I turn 65 and my spouse is not 65?

A: When the retiree turns 65, he/she has 5 plan options for enrollment:

<u>Retiree plan options:</u>	<u>Under-65 spouse options:</u>
○ Anthem Medicare HMO	Spouse will enroll into Anthem HMO
○ Anthem Medicare Indemnity	Spouse will enroll into PPO
○ Kaiser Senior Advantage	Spouse will remain enrolled into the Kaiser Plan
○ Aetna Medicare Advantage Plan	Spouse will have the option of Anthem POS, HSA, or HMO
○ Enhanced Aetna Medicare Advantage Plan	Spouse will have the option of Anthem POS, HSA, or HMO

Q: If the retiree has passed away and the beneficiary is receiving their benefit, what happens when they turn 65? Do they get Medicare Part B supplement?

A: Yes. If the retiree passes away and his/her spouse receives the benefits, they will also receive the subsidy as long as we have a copy of the Medicare card in the office.

###