

## RETIRING **AND** MEDICARE ELIGIBLE BENEFITS ENROLLMENT PROCESS

- If you and/or your spouse are Medicare eligible, you should begin this process **3 months prior to your retirement**
- Failure to follow the process outlined below could result in a disruption of your medical coverage
- This process must be followed **PRIOR** to your retirement date to ensure your continued coverage
- Your unit will initiate your separation electronically upon your retirement; your record will be updated to “retired” status
- **Your medical plan will be updated only after we receive your completed Freedom Blue Application**

### **Please see the checklist below for the steps to take to apply for Medicare A and B and completing the Highmark Freedom Blue application.**

1. Apply for Medicare Part A and B by visiting your local Social Security Office. Questions pertaining to Medicare should be directed to the Social Security Office.
  2. If you are enrolled in the PPO Savings plan with a Health Savings Account, please visit our website for additional information if you are 65+ and/or consult with a licensed tax advisor.
  3. If you are 65 years old and four months, the Social Security office requires a Request for Employment Information form, CMS-L564.
- ❖ Print *Request for Employment Information* form, CMS-L564, from the Guide to Retirement Reference chart at [hr.psu.edu/benefits/retirement/guide-to-retirement](http://hr.psu.edu/benefits/retirement/guide-to-retirement) or you can obtain one by visiting [medicare.gov](http://medicare.gov).
    - Complete *Section A* – Applicant Name, PSU Employee Name, Social Security Number
    - Send form to Penn State Employee Benefits for completion of *Section B* by
      - Intercampus Mail: Penn State Employee Benefits, The 331 Building, Suite 136
      - US Mail: Penn State Employee Benefits, The 331 Building, Suite 136 University Park, PA 16802
    - Advise how the form should be returned to you, either by Intercampus Mail or by US Postal Mail and provide the return address.
  - ❖ Take completed *Request for Employment Information* form, CMS-L564, to the local Social Security Office to apply for Medicare Parts A and B
    - If you already have Part A, you will need to apply for Part B
    - Your effective date will be the first of the month following your retirement; if you retire on the 1st of any month, then that is your effective date
4. Upon receipt of your Medicare Card, complete a Freedom Blue application. You need the information on the Medicare card to complete a Freedom Blue application. Freedom Blue applications are available at [hr.psu.edu/benefits/retirement/guide-to-retirement](http://hr.psu.edu/benefits/retirement/guide-to-retirement). Form **MUST** be received **PRIOR** to your retirement. **As soon as you complete the application, please send immediately to Penn State Employee Benefits as follows:**

**Via US Mail:** Penn State Employee Benefits      -OR-      **FAX:** 814-865-7145  
The 331 Building, Suite 136  
University Park, PA 16802

**Failure to return the Freedom Blue application(s) within 60 days of retirement will be considered a voluntary dis-enrollment in retiree medical benefits offered. Once dis-enrolled, retirees are not able to re-enroll at a later date.**