

HEALTH AND LIFE INSURANCE SECTION  
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**ESSENTIAL INFORMATION: Action Is Required**  
**Important Notice Regarding the U.S. Medicare Outpatient Medical Services Plan**  
**"Medicare Part B"**

**To:** UN Health Insurance Participants enrolled in a US-based Plan  
**From:** Genc Osmani, Chief, Health and Life Insurance, DMSPC  
**Date:** 2 May 2022

This Notice is intended for participants and their dependents who are approaching 65 years of age and will not be in active service at that time:

- A: If you and/or your dependent are enrolled in either Aetna, Empire Blue Cross or HIP plan you are required to enrol in **Medicare Part B**.
- B: If you are the dependent of a UN staff member you will need to apply for **Medicare Part B only** when the staff member retires.

**Please note that it is not mandatory to have contributed to the US Social Security to be eligible for Medicare Part B; therefore, it is mandatory that you refer to Annex 1 regarding Medicare Part B eligibility requirements.**

**The UN requires all US based plan participants who are eligible for Medicare Part B to enroll in Medicare Part B.**

- Eligibility for Medicare Part B is discussed in the Overall Summary below and in [Annex 1](#).
- Eligibility for Medicare Part A is discussed in [Annex 1](#). (The UN advises eligible plan participants to enroll in Medicare Part A **ONLY if they are eligible to enroll without paying any premium**).

The UN advises plan participants NOT to enroll neither in Medicare Advantage Plans (Medicare Part C) nor in Medicare Part D as the UN has competitive prescription, dental, and vision coverage.

- The UN will **not** reimburse Medicare Part C premiums.
- The UN will **not** reimburse Medicare Part D premiums.
- Information on Medicare Part C and Medicare Part D is discussed in the Medicare FAQs.

## **It is important to note the following:**

This correspondence does not concern **US Social Security Retirement Income**.

- **Social Security and Medicare are separate programs** although both programs are administered by the Social Security Administration.
- The UN does not provide any recommendations or requirements regarding the applications for Social Security Retirement Income.
- When you contact the Social Security Administration, please apply for **Medicare Part B only and for Medicare Part A if eligible to enroll without paying premiums. When you submit your application for Medicare Part B please ensure that you have the attached letter from the Social Security Administration (Annex 3).**

## **Contents**

This Notice contains important information about your outpatient medical services (Medicare Part B) coverage under the UN Headquarters (UNHQ) Medical insurance plans and relevant information

There are **four Annexes** attached to this Notice:

**Annex 1** – Summary of Eligibility Rules for Medicare Part A & B

**Annex 2** – Medicare Frequently Asked Questions (FAQs)

**Annex 3** – Letter from Social Security Administration

**Annex 4** – Medicare Part B checklists and forms

Please read this Notice and the Annexes carefully.

## **Overall Summary**

Effective 1 January 2011, the UNHQ requires all UN After Service Health Insurance (ASHI) participants and their dependents enrolled in one of the US-based plans, who have reached the age of 65 and are no longer in active service, to enroll in Medicare Part B as soon as they become eligible. The UNHQ reimburses the Medicare Part B premium of all eligible ASHI participants enrolled in Medicare Part B upon receipt of proof of coverage/payment. Additional information regarding the reimbursement process can be found in Annex 2.

## **ASHI participants eligible for Medicare Part B and required to enroll**

- Medicare Part B enrollment is mandatory for all plan participants eligible for Medicare Part B who are enrolled in one of the U.S. based plans. All participants approaching 65 should enroll in Medicare Part B during the three (3) months before the 1<sup>st</sup> day of their birth month to ensure that the Medicare Part B coverage is effective on the 1<sup>st</sup> day of the birth month.
  - For example, if your date of birth were 7 December, you should enroll in Medicare Part B during the months of September, October or November so your Medicare Part B coverage would be effective 1 December.

- As of the 1<sup>st</sup> day of your birth month, the UNHQ medical insurance programme will require US based insurance plans (Aetna, Empire Blue Cross, and HIP) to adjudicate medical claims for those eligible for Medicare Part B as if they were enrolled in Medicare Part B regardless of their enrollment status. **Therefore, it is imperative that you forward your Medicare Part B eligibility status to the Health and Life Insurance Section.** The usual eligibility age for Medicare Part B is 65. However, there are provisions for participants determined disabled by Social Security to join Medicare Part B before reaching the age of 65.
- The UNHQ Medical insurance programme will reimburse Medicare Part B premiums for ASHI participants and/or dependent, however, any late enrollment penalties for those who signed up after their eligibility period will not be reimbursed by the UNHQ.
- Please note, if you reach the age of 65 and remain in active service, you are not expected to enroll in Medicare Part B until your employment has ended. **Medicare Part B premiums will not be reimbursed if you are in active service.**

### **Additional Details**

Detailed information about Medicare Part B coverage is available in the latest "Medicare and You" handbook published by Medicare. If you have not received a copy in the mail, please either contact a Medicare office for a copy or view the entire booklet online at [www.medicare.gov](http://www.medicare.gov). You may also contact Medicare by phone at **1-800-633-4227** (TTY users call 1-877-486-2048). **The Health and Life Insurance Section does not have a supply of these handbooks.**

Our website, [www.un.org/insurance](http://www.un.org/insurance), contains the Information Circular regarding the enrolment requirement in Medicare Part B as well as other forms required to facilitate enrolment in the programme.