

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: Vera Rajic, Officer-in-Charge, Health and Life Insurance Section, OPPFB/DMSPC
Date: 05 February 2024

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 nor covered under the insurance of their spouse who is an active UN staff member. The requirements are as follows:

A: If you are enrolled as an ASHI participant in either the Aetna, Empire Blue Cross or HIP plan ("US-based plans") you are required to enrol in **Medicare Part B**.

B: **If you are the dependent of a UN staff member in active service and covered under the staff member's family, or staff member and spouse coverage** in any of the US-based plans, you are **not** required to enrol in **Medicare Part B**. You will need to apply for **Medicare Part B only** when the staff member retires or separates from service, or when you no longer qualify for coverage under the staff member's insurance.

Please note that you need not have contributed to the US Social Security to be eligible for Medicare Part B. Please refer to Annex 1 regarding Medicare Part B eligibility requirements.

The UN requires all ASHI participants who are eligible for Medicare Part B and who have health insurance coverage under the US-based health insurance plans 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 in Medicare Advantage Plans (Medicare Part C) or in Medicare Part D as the UN's health insurance plans have 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 application for Social Security Retirement Income.
- When you contact the Social Security Administration, please apply for **Medicare Part B only**. **Apply for Medicare Part A only if eligible to enroll without paying premiums**. **When you submit your application for Medicare Part B reimbursements, please ensure that you attach the letter you receive from the Social Security Administration related to your Medicare Part B enrolment and related premium (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 covered as an active staff member or as the dependent of an active staff member**, 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 requirement 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 ASHI participants approaching 65 should enroll in Medicare Part B during the three (3) months before the 1st day of their birth month to ensure that the Medicare Part B coverage is effective on the 1st 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 1st day of your birth month, the UNHQ medical insurance programme requires 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 enrolment status. **Therefore, it is imperative that you forward your Medicare Part B eligibility and enrolment 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 dependents, however, any late enrolment penalties for those who signed up after their eligibility period will not be reimbursed by the UN.
- Please note, if you reach the age of 65 and remain in active service, you are not required 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. Medicare Part B premiums will also not be reimbursed if you are covered under your spouse who is in active service.**
- **When enrollment in Medicare Part B is postponed because you remain in active service beyond age 65 or because you are covered under the enrollment of your spouse who is in active service, you will be required to enroll in Medicare Part B once such employment by you or your spouse comes to an end. Medicare provides “Special Enrollment Periods” for these situations with such enrolments not subject to late enrolment penalties.**

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. 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, contains the Information Circular regarding the enrolment requirement in Medicare Part B as well as other forms required to facilitate enrolment in the programme.