

ANNEX 1

Summary of Eligibility Rules for Medicare Part A and Part B

Medicare eligibility rules are complex as they must take into account the many possible variations among participants. The complete set of rules can be obtained directly from the Medicare Administration.

Although the information below is summarized, it includes the most common ways in which retired UN staff members and their dependents become eligible for Medicare. The general approach to Medicare eligibility is that each participant earns Medicare eligibility independently. Exceptions to this general rule are noted below. In addition, your local Social Security Administration is the only body that can decide on your Medicare Part B eligibility. Therefore, all documents submitted to our office must include a document from the SSA regarding whether you are eligible or not.

1. Medicare coverage (general statements)

- 1.1. It is not necessary to be a United States (U.S.) citizen to be covered by Medicare
- 1.2. It is not necessary to have contributed to Social Security to be eligible for Medicare Part B.
- 1.3. Medicare Part A and Part B do not provide benefits to participants who do not reside in the United States.

2. Part A (hospital insurance)

2.1. You are eligible for Part A without payment of any premium. If you are:

- 2.1.1. age 65 or greater and eligible to receive any type of monthly Social Security benefit. You may be eligible for a monthly Social Security benefit as a retired worker, or as the spouse or widow(er) of a retired worker or disabled worker.
- 2.1.2. the recipient of a monthly Social Security disability benefit for at least 2 years as a worker, surviving spouse, or adult child of a retired, disabled, or deceased worker - regardless of your age.

- 2.2. Note: if your spouse does not qualify for premium-free Part A based on his or her own work record, your spouse can qualify at age 65 based on your work record provided (a) you are at least 62 and eligible for monthly Social Security benefits, even if you are still working and haven't applied yet for Social Security, or (b) you are receiving a monthly Social Security disability benefit.

3. Part B (medical insurance)

3.1. Medicare Part B always requires a premium payment by each person who enrolls.

3.2. Enrollment in Part B is automatic if you are enrolled in Part A.

3.3. Even if you are not eligible for premium-free Part A, you can almost always purchase Part B insurance at age 65 provided that you are either

3.3.1. a U.S. citizen, **or**

3.3.2. a lawfully-admitted resident who also has resided in the U.S. continuously for 5 years upon attainment of age 65, including years in the U.S. under a G-4 visa

If you are deemed not eligible for Medicare Part B by your local Social Security Administration, please provide the document from them indicating this information along with the Medicare ineligibility form attached and a copy of your passport or residency card, whichever applies to your situation. This is important as this document will waive your carrier's adjudication of your claims.