

HEALTH AND LIFE INSURANCE SECTION
304 East 45th Street, Room FF-300, United Nations, New York, NY 10017
Tel: 917-367-9727 Email: ashi@un.org

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: 26 December 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 UN requires all after-service health insurance (ASHI) participants and their dependents 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. (See details in "Overall Summary" section below.)

The requirements are as follows:

A: ASHI participants and dependents of ASHI participants enrolled in either the Aetna, Anthem (previously Empire Blue Cross) or HIP plan ("US-based plans") are required to enrol in **Medicare Part B** when eligible.

B: **If you are the spouse or 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 I regarding Medicare Part B eligibility requirements.

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

The UN advises plan participants NOT to enrol in Medicare Advantage Plans (Medicare Part C) or in Medicare Part D as the UN's health insurance plans have equivalent or better prescription drug, 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 Medicare FAQs (see Annex II).

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 (SSA), please **apply for Medicare Part B only. Apply for Medicare Part A only if eligible to enrol 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 (see Annexes III-A and III-B).

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 I – Summary of Eligibility Rules for Medicare Part A & B

Annex II – Medicare Frequently Asked Questions (FAQs)

Annex III-A and III-B – Sample Benefit Letter/Premium Bill from SSA

Annex IV – Declaration of Medicare Part B Ineligibility

Annex V-A and B – Medicare Part B Reimbursement Request Form/Checklist

Annex VI – F.248-Banking Details Form

Please read this Notice and the Annexes carefully.

Overall Summary

Effective 1 January 2011, the UN requires all UN After Service Health Insurance (ASHI) participants, and their dependents, enrolled in one of the US-based plans, when **no longer covered as an active staff member or as the dependent of an active staff member**, to enrol in Medicare Part B as soon as they become eligible. This requirement applies only to individuals who become eligible for Medicare Part B after 1 January 2011. The UN reimburses the Medicare Part B premium of all eligible ASHI participants enrolled in Medicare Part B upon receipt of proof of coverage/premium payment. Additional information regarding the reimbursement process can be found in Annex II, Frequently Asked Questions.

ASHI participants eligible for Medicare Part B and requirement to enrol:

- Medicare Part B enrolment is mandatory for all ASHI participants and dependents in US-based plans who were less than age 75 on 1 January 2011 (i.e., born after 31 December 1935), when eligible for Medicare Part B. All such ASHI participants and eligible dependents with ASHI coverage who are approaching age 65 should enrol 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 enrol 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 UN requires that the third-party administrators of the US-based insurance plans (Aetna, Anthem, and HIP) to adjudicate medical claims for those ASHI participants eligible for Medicare Part B as if they were enrolled in Medicare Part B regardless of their enrolment status. **It is, therefore, imperative that you enrol in Medicare B on a timely basis and forward your Medicare Part B enrolment documents to the Health and Life Insurance Section as soon as possible to ensure that your claims are properly adjudicated.**
- 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 UN will reimburse Medicare Part B premiums for ASHI participants and/or dependents. However, any late enrolment penalties for those who sign up after their eligibility period will not be reimbursed.
- Please note, if you reach the age of 65 and remain in active service, you are not required to enrol 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 enrol 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. See https://www.ssa.gov/help/iClaim_medSEP.html for additional information/requirements related to Special Enrolment Periods.**

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.