

# Health Insurance Comparison Chart

## Working vs. Retired

### SPECIAL NOTE: Reaching age 65 while working at Berklee

- > Your Berklee medical insurance remains in place regardless of age (as long as you remain eligible for coverage).
- > If you will reach age 65 while working at Berklee, be sure to enroll in Medicare Part A, only. Enroll two to three months before your 65th birthday by contacting Social Security at 800 772-1213.
- > Generally, you will **not** enroll in Medicare Part B, C, or D until you retire.

Coverage while Working	Coverage in Retirement, age 65 or older	
Any age, if enrolled in Berklee coverage	Choose <b>Traditional Medicare</b> or <b>Medicare Advantage</b>	
All medical plan coverage provided under Berklee's HMO or PPO plan.  Enroll in Medicare Part A only, 2–3 months before you reach age 65.	Traditional Medicare	Medicare Advantage <i>Also called Medicare Part C</i>
	<b>Coverage provided by multiple entities.</b>  <b>Medicare Part A—Hospital</b> Enroll 2–3 months before age 65 (even if still working and covered by Berklee).  <b>Medicare Part B—Doctors</b> Enroll 2–3 months before retirement or age 65, whichever is later. Be sure to ask about extra help for prescription drug expenses.	<b>All medical plan coverage provided by a private HMO or PPO plan under contract with Medicare.</b>  <b>Medicare Part A—Hospital</b> Enroll 2–3 months before age 65 (even if still working and covered by Berklee).  <b>Medicare Part B—Doctors</b> Enroll 2–3 months before retirement or age 65, whichever is later. Be sure to ask about extra help for prescription drug expenses.
	<b>Medicare Supplement</b> Choose and enroll in a “medigap” policy from an insurance company 2–3 months before retirement or age 65, whichever is later.	<b>Medicare C—Other Services and Prescriptions Drugs</b> Choose and enroll in an HMO or PPO that will coordinate all of your care, including Medicare A and B 2–3 months before retirement or age 65, whichever is later. Be sure to provide information about your eligibility for extra help for prescription drug expenses, if applicable.
	<b>Medicare Part D—Prescriptions Drugs</b> Choose and enroll in a prescription drug plan from an insurance company 2–3 months before retirement or age 65, whichever is later. Be sure to provide information about your eligibility for extra help for prescription drug expenses, if applicable.	

### For more information and assistance:

- > The Office of Human Resources: email [benefits@berklee.edu](mailto:benefits@berklee.edu)
- > To enroll in Medicare Part A and B: call Social Security at 800 772-1213
- > To find Medicare Supplement (“medigap”), **Medicare Part C**, and **Medicare Part D** plans: Visit [medicare.gov](http://medicare.gov)
- > Call the **SHINE Program**: A free health insurance information and counseling service for Massachusetts residents with Medicare. Learn about programs to help decrease prescription drug costs. Call 800 243-4636 and press 3.

### My Health Insurance To-Do List: