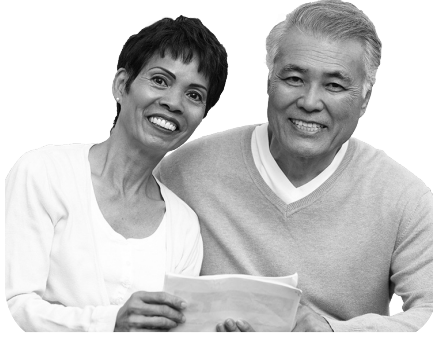


# The Enrollment Process

## When You Turn Age 65 After You Leave Active Employment

If you are close to age 65 and not receiving Social Security benefits, you need to enroll in Medicare Parts A and B.

To enroll, contact Social Security at least three months before you turn age 65. By enrolling early, you avoid any delay in the start of your Medicare coverage.



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## If You Are Not Yet Eligible for Medicare

### *To Continue Your Insurance*

You must complete only the *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage* on pages 11 and 12 and return it to EGID.

Retirement is not a qualifying event that allows you to make plan changes; however, if you move out of your health plan's service area, you are allowed to change health plans.

### *To Defer (Transfer) Your Coverage to Your Spouse's Plan*

If your spouse works and is currently enrolled in coverage through EGID, you can defer, or transfer, your health, dental and/or vision coverage to your spouse's coverage as a dependent.

Life insurance cannot be deferred and must be kept in your retirement account.

To transfer your coverage to your spouse's plan:

- Mark *Defer* on your *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage* on pages 11 and 12 and return it to EGID.
- Your spouse must contact their employer to add you to their coverage as a dependent.
- Any retirement system contribution paid toward your health insurance premium will not be paid during the deferral period.

As long as your former employer group continues to participate with EGID, you can transfer your coverage back to your own EGID account during the annual Option Period, or at any time, by completing a new *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage*.



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## If You Are Eligible for Medicare

### *About Medicare*

Medicare is the health insurance program for people age 65 or older, people under age 65 with certain disabilities, and those with end-stage renal disease.

- **Medicare Part A** pays for hospitalization services.
- **Medicare Part B** pays for doctor and outpatient medical services. Call Social Security for information on your Part B