



When to enroll in Medicare if you are age 65 or older

Commonwealth of Massachusetts Group Insurance Commission Guidelines

Status	Employer	Health Plan	Sign up for free Part A	Sign Up for Part B	When to enroll in Part A and Part B	Part B penalty for late enrollment
Active, age 65 or older. Health coverage through the GIC	state-muni	GIC	Yes	No	Retirement (3 months before or 3 months after)	None, if you follow this schedule
Active, any age with dependent spouse over age 65. Health coverage through the GIC	state-muni	GIC	Yes	No	Retirement (3 months before or 3 months after)	None, if you follow this schedule
Retired, no other job. Health coverage through the GIC	None	GIC	Yes	Yes	Retirement (at retirement or 3 months before or after 65 th birthday)	None, if you follow this schedule
Retired from state/muni. Working elsewhere. Health coverage through non-GIC plan	non-state/muni	non-GIC plan	Yes	No	Retirement from private industry (3 months before or 3 months after)	None, if you follow this schedule
Retired from state/muni. Working elsewhere. Health coverage through the GIC	non-state/muni	GIC	Yes	Yes	3 months before or after 65 th birthday	None, if you follow this schedule
Retired, spouse works elsewhere and has family coverage. Retiree has no health coverage through the GIC	state-muni retiree	non-GIC plan	Yes	No	As soon as spouse retires from non-state/muni job	None, if you follow this schedule

The GIC will contact retirees regarding their Medicare eligibility a month before the retiree or his/her spouse turns age 65 or at retirement. *There are some special Medicare programs for people who are not yet 65, but who have kidney disease or some other disability. Contact your local Social Security Office, or their national customer service office at 1-800-772-1213 for all Medicare eligibility questions.*