

Employer Retiree Insurance

<https://www.medicare.gov/supplements-other-insurance/retiree-insurance>

Employer Retiree Insurance

- If they will be receiving retiree health insurance: <https://www.medicare.gov/supplements-other-insurance/retiree-insurance>
- Retiree plans almost always pay secondary to Medicare. (Note: There are many retiree insurances plans across the state and country; SHIBA cannot possibly know all of them.)
- Usually, employer retirement plans don't have a donut hole – can really make these plans desirable to individuals who have a lot of prescriptions.
- SHIBA can help them understand their benefits or compare their options. Understand that retiree plans can make changes to benefits, coverage, premiums, limitations, or cancelations.
- What happens if you deny or drop the plan?
 - Will individuals lose it for good or can they go back?
- Many employer plans also offer coverage to dependents, but only if the retiree retains coverage.

Employer insurance

- How long will they continue to work and receive employer group health insurance?
 - Depends on the size of the company. If the employer has less than 20 employees, you might need to sign up for Medicare when you turn 65 so you don't have gaps in your job-based health insurance. Check with the employer.

- How does Medicare work with my job-based health insurance? <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/working-past-65>
- How Medicare works with other insurance. <https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance>
- HSA Account contribution - Please contact your financial adviser. Continuing contribution to HSA accounts could cause tax implications.