



Medicare and your Principia Health Plan

Medicare is the federal health insurance program for people that are 65 or older (and others with certain conditions).

Four Parts of Medicare

Part A Hospital insurance (free to most individuals) Includes up to 60 days annually in a certified Skilled Christian Science Nursing Facility (not all CS facilities accept Medicare)	Part B Medical insurance (requires a premium – about \$185 per month; higher if income level exceeds \$106,000 (single) or \$212,000 (married))
Part C Medicare Advantage Plans (Replaces Part A, B, and D, typically at the same cost as Part B, may also include dental, vision and prescription)	Part D Prescription benefits (requires a premium)
Supplement (MediGap) Plan Provides added health coverage when you enroll in Part A and Part B. Monthly premiums vary depending on the plan you pick (the most popular MediGap plan–Plan G–costs about \$120-180 per month, but varies depending on gender and smoker status), and these plans do not include dental, vision or prescription	

Your Options

When considering whether to enroll in Medicare, keep in mind the following options at Principia:

- 1. Cancel Principia health coverage and enroll in Medicare.**
For some people, enrolling in Medicare may provide better coverage at a lower cost than the Principia plans. For example, when you enroll in a Medicare Advantage plan, your monthly premium may be as low as \$185 per month, and can include robust health coverage with no copays, no deductibles, and dental, vision and prescription coverage. Note: You can remain on Principia’s dental or vision benefits and waive health insurance.
- 2. Stay on the Principia health plan and decline Medicare.**
Individuals would likely choose this option who want to continue making Health Savings Account contributions. Keep in mind: In order to enroll in Medicare at a later date, you’ll need to verify that you had creditable group coverage to avoid penalties. All Principia’s plans are considered creditable health coverage; however, the Bronze plan does not have creditable drug coverage, so if you waive Part D and choose the Bronze plan, a late fee may apply to your Medicare Part D premium when you do elect it (you can elect the Bronze plan and Part D to avoid the late fee).
- 3. Stay on the Principia health plan and enroll in Medicare (including the no-cost Medicare Part A).**
If you choose this option, you must be 1) enrolled in the Principia Bronze or Platinum non-HSA plans or 2) enrolled in the Silver or Gold (HSA plans) and waive the HSA contributions. Your Principia coverage is primary and Medicare is secondary. Let UMR (866-414-1959) know that you have Medicare coverage (any part).

Medicare and the HSA

The HSA contributions (both Principia's and your own) that accompany the Principia HSA-eligible health plans (Silver and Gold) are not compatible with Medicare, even Part A. As a result, you can choose from the two options below if you decide to continue your Principia health plan and enroll in Medicare.

Option 1

Choose an HSA-eligible health plan (Silver and Gold), and

- Waive the HSA contributions OR
- Continue to make HSA contributions but withdraw your enrollment in Medicare, including Part A. If you have claimed social security or Medicare benefits, you will have to pay back the benefits you've received.

Option 2

Choose a different Principia health plan (Bronze and Platinum) that's compatible with Medicare.

Note: You can still use the HSA funds you've saved, even if you aren't eligible for contributions anymore. [Eligible expenses](#) include Christian Science care, Medicare premiums (including Part B, Advantage plans, and Part D (but not MediGap)), copays, and more. See a complete list [here](#).

Medicare and Dependents

Do you have dependents (spouse or children up to age 26) that still need health coverage, but you want to cancel your own Principia health coverage? You cannot continue coverage for dependents if you're not enrolled in the Principia health plan. However, if you cancel your own coverage as a result of your Medicare eligibility, your dependents are eligible for continuation of their existing benefits through COBRA at a higher rate. Since this is a unique life event, COBRA coverage can extend up to 36 months (instead of the typical 18 months). Submit a request to HR within 31 days of your life event.

If your spouse gains Medicare eligibility first, they can either remain on the Principia health plan and have dual coverage or drop the Principia health plan (saving you on monthly premiums). If they choose to remain on the Principia health plan, the Principia health plan will be primary, and Medicare secondary. Because health, dental, and vision are separate elections, you can continue to cover your spouse and children on whichever benefit you choose.

Christian Science care coverage on Medicare

Christian Science practitioners are not covered under Medicare. Medicare Part A (Hospital Coverage) includes up to 60 days in a Skilled Christian Science Nursing Facility. You can use your balance in a Flexible Spending Account or Health Savings Account to pay for Christian Science care expenses.

Looking for Additional Information?

The [Social Security Administration](#) and [AARP](#) are great resources.

To ask about your specific situation and get help finding the right Medicare coverage for you, a Medicare broker can help (at no cost to you). One option in our Principia network is Ryan Jerome at Affordacare Health Solutions. Reach him by phone at 618-334-3714 or by email at rjerome314@outlook.com.