Medicare is administered by Social Security Administration. It is secondary insurance while you are employed and insured through the University. When you retire, Medicare Part A and B become primary and a Medigap Policy secondary.

There are 3 parts to Medicare:

<table>
<thead>
<tr>
<th>Part A</th>
<th>Part B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitalization insurance</td>
<td>Medical insurance that covers doctor visits, outpatient services</td>
</tr>
<tr>
<td>No monthly premium</td>
<td>Monthly premium: $144.60 (or higher depending on your income)</td>
</tr>
<tr>
<td>2020 annual deductible, $1,408</td>
<td>2020 annual deductible, $185</td>
</tr>
</tbody>
</table>

**Part D**

- Prescription drug plan; choose between 30 different plans
- 2020 average monthly premium: $34.00
- Medicare Standard Drug Coverage
  1. **Deductible**: You pay no more than $400 of drug cost
  2. **Initial Coverage Level**: Plan pays 75% and you pay 25% or other copayment until total drug cost reaches $3,700
  3. **Gap/Donut Hole**: You pay 40% of preferred brand name drugs and 51% of generics and non-preferred drugs until total out-of-pocket reaches $4,950
  4. **Catastrophic**: Plan pays 95% and you pay or 5% (small copayment) of drug cost
- Some of the plans offer more coverage than the Medicare Standard such as a reduced or no deductible and coverage for some or all generics during the gap

More information regarding Medicare can be found through the following agencies:

- **Social Security Administration**: 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov); eligibility for Medicare, issue Medicare card, enroll in Part A and B
- **Medicare**: 1-800-633-4227 or [www.medicare.gov](http://www.medicare.gov); general information about Medicare, order Medicare booklets, enroll in Part D
- **State Health Insurance Assistance Program**: 1-800-525-2816; free insurance counseling services, help with choosing Medicare plans, Medigap policies, long-term health care policies, and other Medicare related questions.