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: $148.50 (or higher depending on your income)</td>
</tr>
<tr>
<td>• 2021 annual deductible, $1484</td>
<td>• 2021 annual deductible, $203</td>
</tr>
</tbody>
</table>

Part D

- Prescription drug plan; choose between 30 different plans
- 2021 average monthly premium: $33.06
- Medicare Standard Drug Coverage
  1. **Deductible**: You pay no more than $445 of drug cost
  2. **Initial Coverage Level**: Plan pays 75% and you pay 25% or other copayment until total drug cost reaches $4,130
  3. **Gap/Donut Hole**: In 2021, the donut hole will end when you and your plan reach $6,550 out of pocket in one calendar year.
  4. **Catastrophic**: In all Part D plans, you enter catastrophic coverage after you reach $6,550 in out-of-pocket cost for covered drugs.
- 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.