

## Coordination of Benefits Between Medicare and Your A&M System Health Plan

Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, coverage is determined by the status of the A&M health plan policy holder. If the policy holder is Medicare-eligible and working at the A&M System at least 50% time (20 hours a week) for at least 4½ consecutive months, the A&M System health plan will be primary to Medicare for you and your spouse (if your spouse is covered under your plan).

For more information, you can review the booklet **Medicare and Other Health Benefits: Your Guide to Who Pays First**, available at: <http://www.medicare.gov/Pubs/pdf/02179.pdf> or you can contact Medicare to get a copy. You can also checkout the fact sheets on the System Benefits Administration website at: <http://www.tamus.edu/offices/benefits/employee-retiree-benefits/medicare-information/>.

<b>If you are:</b>	<b>and the Policy Holder is a(n):</b>	<b>and your Age is:</b>	<b>Which plan pays first for you?</b>
<b>The Employee, or the Spouse of an Employee</b>	Active Employee	Any age	The A&M System Plan
	Working Retiree	Under age 65	The A&M System Plan
	Working Retiree	Age 65 or older	Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, coverage is determined by the status of the A&M health plan policy holder. If the policy holder is Medicare-eligible and working at the A&M System at least 50% time (20 hours a week) for at least 4½ consecutive months, the A&M System health plan will be primary to Medicare for you and your spouse (if your spouse is covered under your plan).
	Retiree	Under age 65	The A&M System plan
	Retiree	Age 65 or older	Medicare
<b>The Disabled Employee</b>	Retiree	Under age 65	The A&M System Plan
	Retiree	Under age 65 <b>and</b> have received Social Security Income for 2 years	Medicare
	Retiree	Age 65 or older	Medicare

See the FAQ section for coordination of benefits information concerning End Stage Renal Disease (ERSD).

<b>The Disabled Spouse</b>	Active Employee	Any age	The A&M System Plan
	Working Retiree	Under age 65	The A&M System Plan
	Working Retiree	Age 65 or older	Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, coverage is determined by the status of the A&M health plan policy holder. If the policy holder is Medicare-eligible and working at the A&M System at least 50% time (20 hours a week) for at least 4½ consecutive months, the A&M System health plan will be primary to Medicare for you and your spouse (if your spouse is covered under your plan).
	Retiree	Under age 65	The A&M System plan
	Retiree	Age 65 or older	Medicare
	Retiree	Under age 65 <b>and</b> have received Social Security Income for 2 years	Medicare

See the FAQ section for coordination of benefits information concerning End Stage Renal Disease (ERSD).