Pre-Medicare Health Plans with VSTRS & General Medicare Guidance

Mark L. Hage
Director of Benefit Programs
Vermont-NEA &
VEHI Trust Administrator
800-649-6375, ext. 2420

***Consult www.medicare.gov for complete information.**

Pre-Medicare Retirees: VSTRS- VEHI Plan Options

Three Plan Choices:

- JY
- Comprehensive
- Vermont Health Partnership (VHP)

These plans offer the same essential services and access to the same medical networks. Cost-sharing amounts are different.

See cost-sharing details and benefit information, pages 10-16, at this link: 24097_VSTRS65_EnrollmentGuide-NoMedicare_FINAL.pdf

The Four Parts of Medicare: A-D

Part A: Hospitalization

Part B: Physician Services

Part C: Medicare Advantage

Part D: Prescription Medications

Learn more from the booklet **Medicare & You**.

Medicare and You Handbook 2026

For electronic copy: Log into (or create) your secure Medicare account.

Enrolling in Medicare: The Basics

- Some are enrolled in Parts A & B **automatically** (i.e., those applying for or drawing benefits from Social Security or the Railroad and Retirement Board; those under 65 and disabled and getting S.S. and RRB benefits; and those with end-stage renal disease (there are special rules for individuals with ESRD that allow access to Medicare benefits at any age.)

- **Most of us must sign up on our own. Contact Social Security 3 months before you turn 65**. Call **1-800-MEDICARE** to sign up.

- You can also enroll online at: **Sign-up for Medicare | SSA**.

  How do I sign up for Medicare? | Medicare

  Ready to sign up for Part A & Part B | Medicare

  End-Stage Renal Disease (ESRD) | Medicare

Enrolling in Medicare (Continued)

- **Initial Enrollment Period:** the year you turn 65, you can sign up during the 7-month (initial) period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

- If you wait **until the last 4 months** of your Initial Enrollment Period to sign up, **coverage will be delayed.**

- **General Enrollment Period:** If you don't sign up when you are first eligible, you can sign up between **January 1 - March 31** each year. Your coverage will begin **July 1.** You may pay a higher premium for Part B: 10% for each full, 12-month period you could have had Part B.

Enrolling in Medicare (Continued)

Special Enrollment Period: If you didn't sign up for Medicare when you were first eligible because you're covered under a group health plan based on **current employment**, you can sign up as follows:

1. Anytime that you or your spouse is working, and you're covered by a group health plan through an employer or union based on that work;
2. During the 8-month period that begins the month after the employment ends or the group health plan insurance based on current employment ends, whichever happens first.
3. If you are disabled and working (or have coverage from a working family member).

   Important: COBRA and retiree health plans are **NOT** considered coverage based on current employment, so you are not entitled to a special enrollment period when this coverage ends.

Enrollment Guidelines

- **You must document enrollment** in **Parts A and B** to enroll in a Medicare Advantage Plan with VSTRS and to receive a **premium subsidy.**

- Part A: for most Americans, it is premium free, because they paid taxes long enough when working – generally 10 years.

- Part B: requires a monthly premium payment:
  - Part B is available to you when you become eligible for Part A.
  - If you decline Part B when first eligible, you can enroll later during a general enrollment period. Premiums, however, may be higher
  - **Sign up for Part B only | SSA**.

Who Pays Medicare Premiums?

- **Part A** is “free” to eligible participants.

- **Part B**: In 2025, most participants pay a **$175** monthly premium if their single yearly income in **2023** was no more than **$106,000** or **$212,000** in a joint filing.

  See: What does Medicare cost? | Medicare

- **Part B premiums** are deducted from your Social Security check, if you are drawing Social Security. Otherwise, you are billed by the federal government.

Medicare Supplement Plans for VT-NEA Member Retirees Who Elect NOT to Take a Medicare Advantage Plan with VSTRS

- NEA-Member Benefits offers federally approved "association" plans which meet Medicare guidelines.

- 10 standard plans (A,B,C,D,F,G,K,L,M & N) from **NEA-Member Benefits**. For more information, go to: neamb_retireehealth_plancomparison.pdf.

Important!

Retired teachers will NOT receive a VSTRS premum subsidy if they purchase a Medicare Supplement or Medicare Advantage plan sold by any commercial carrier.