

How Medicare works with Federal and Military Benefits

Medicare and Federal Employee Health Benefits (FEHB)

I'm a federal employee or the spouse of a federal employee covered by FEHB
How does my insurance work if I...

- **Have FEHB and Medicare Parts A and B while I'm still working?** Your FEHB plan pays primary and Medicare pays secondary.
- **Have FEHB and Medicare Parts A and B after I retire?** Medicare pays primary and your FEHB plan pays secondary.
- **Have FEHB and decline Medicare Part B while I'm still working?** Your FEHB plan is your primary insurance, and you will have a Special Enrollment Period to enroll in Medicare when you stop working.
- **Have FEHB and decline Medicare Part B after I retire?** Your FEHB plan will be the primary insurance, but if you later decide to enroll in Medicare Part B, you will likely face a late enrollment penalty and gaps in coverage.



Medicare and TRICARE

I'm an active duty service member (ADSM) or the family member of an ADSM who is eligible for TRICARE. How does my insurance work if I...

- **Have TRICARE and Medicare Parts A and B while I'm still active duty?** TRICARE pays primary and Medicare pays secondary.
- **Have TRICARE for Life (TFL) and Medicare Parts A and B after I retire?** Medicare pays primary and TFL pays secondary.
- **Am eligible for TRICARE for Life and decline Medicare Part B after I retire?** TRICARE for Life (TFL) requires that you enroll in Medicare Parts A and B. If you decline either part, you will not have any TRICARE coverage.

Primary insurance is health insurance that pays first on a claim for your medical and hospital care.

Secondary insurance covers your health care after the primary insurance on a claim for medical or hospital care. It usually pays all or some of the costs that the primary insurer did not cover.



Medicare and Veterans Affairs (VA) Benefits

Medicare and Veterans Affairs (VA) benefits generally do not coordinate with one another. You can have both, but:

- **For Medicare to cover your care**, you will need to receive care at a Medicare-certified facility that works with your Medicare coverage
- **For VA to cover your care**, you must generally receive your health care services at a VA facility

Remember that if you do not enroll in Part B when you become eligible, and then enroll later, you will likely face a late enrollment penalty and gaps in coverage.



Medicare Part D and federal or military drug benefits

FEHB, TFL and VA Benefits offer drug coverage that is considered **creditable** (as good as or better than the Medicare prescription drug benefit). If you have coverage through these programs, you can delay enrolling in Medicare Part D without penalty.

If you lose creditable drug coverage, **you should enroll in a Part D plan within 63 days** to avoid a late enrollment penalty and gaps in coverage.



Affording Medicare costs

Some people decline Medicare Parts B or D because they believe they're too costly. Remember, though, that if you have a limited income and assets, you may be eligible for cost-saving programs:

- **Extra Help** is a federal program that pays for some or most of the costs of Medicare Part D prescription drug coverage.
- **Medicare Savings Programs** help pay Medicare costs, including the Part B premium, and in some cases, the Part A premium and Parts A and B deductibles, copayments, and coinsurances.

To learn more about these programs, call your State Health Insurance Program (SHIP). See the next page for your SHIP's contact information.

Questions about your Medicare coverage?

If you have further questions about how your Medicare coordinates with other insurance, or to find out if you may be eligible for Extra Help or the Medicare Savings Program, you can contact the **Senior LinkAge Line® at 1-800-333-2433** for trustworthy and unbiased Medicare counseling.

Concerned about Medicare fraud?

Contact the **Senior LinkAge Line® at 1-800-333-2433** if you suspect fraud or billing errors by a Medicare plan or provider. Your specialist will be able to help you identify and report such issues.

Local SHIP and SMP contact information



To find a SHIP in another state:

Call 877-839-2675 or visit www.shiptacenter.org.

To find an SMP in another state:

Call 877-808-2468 or visit www.smpresource.org.

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