



Steps Toward Retirement

Social Security and Medicare

The Social Security Administration recommends that a person who is contemplating retirement should contact the Social Security Administration three (3) months prior to the month in which he/she wants to start receiving Social Security benefits. You should also enroll in Medicare Part A and Part B at the same time.

You can make an appointment at any Social Security office to discuss your options or to file your claim.

You can file your claim on-line at www.socialsecurity.gov/planners.

You can file your claim by calling 1-800-772-1213.

You may need the following documents:

- Social Security card
- Birth Certificate
- W-2 form(s) for last year
- Bank name and account number for direct deposit
- Military discharge papers
- Proof of U.S. citizenship or lawful immigration status

You may need the following documents if your spouse is also applying for benefits:

- Spouse's Social security card
- Spouse's birth certificate
- Marriage Certificate

Medicare Supplement and Medicare Part D (Prescription Drug Coverage)

In order to fill in the gaps under Medicare Part A and Part B, it is recommended that Medicare enrollees also obtain a Medicare Supplement or Medigap policy. The enrollee can choose a plan which provides prescription drug coverage which will satisfy the requirements for Medicare Part D coverage. Most insurers offer a variety of policies and coverages. For information and assistance, you can access the following websites:

www.bluecrossma.com. Click on MEDICAREOPTIONS

www.harvardpilgrim.org.

www.tuftshealthplan.com.

www.aarp.org. (All AARP prescription drug plans are offered through UnitedHealthcare.)



MEDICARE 2007

	<u>Medicare A</u>	<u>Medicare B</u>
Hospitalization		
First 60 days	\$992 Deductible	
Next 30 days	\$248/day Co-pay	
Next 60 days	\$496/day Co-pay	
Next 365 days	\$496/day Co-pay for First 60 days (LRD)	
	Lifetime Reserve Days then no benefit	
Thereafter	No Benefit	
Skilled Nursing Facility		
First 20 days	100% Benefit	
Next 80 days	\$124/day Co-pay	
Next 265 days	No Benefit	
Thereafter	No Benefit	
Physician Services	No Benefit	\$131 Deductible 20% Co-insurance
Foreign Travel	No Benefit	No Benefit
Rx Drugs	No Benefit	No Benefit
Monthly Cost	No Cost	\$ 93.50

You may also go to the following website for further information: www.medicare.gov