



# Health Benefits

Together, we are working toward a **healthier community.**

## You say it's your Birthday...

### Turning age 65? Medicare and your Employee Health Benefits

Understanding the impact of Medicare on your State of Maryland health benefits

#### Important things to know as you remain employed past your 65th Birthday:

- As an **active** State employee who is receiving health insurance benefits (medical and prescription coverage), you can delay the enrollment into Medicare Part B and Part D, without penalty, until you decide to retire OR separate from State service. Employee health insurance remains the primary coverage.
- Any eligible dependents covered under your **active** State employee coverage can also delay Medicare Part B and Part D enrollment, without penalty, until **you** retire OR separate from State service OR you choose to drop the dependent from your coverage.
- If you plan to retire **during** your 65<sup>th</sup> year, contact Medicare at **1-800-Medicare** to discuss Medicare enrollment options (Part A & B). Information is also available at both CMS.gov and Medicare.gov.
- Part D enrollment options can be discussed with Via Benefits, the State of Maryland's Part D resource for State of Maryland retirees and their dependents. Contact Via Benefits at 1-855-556-4419 or visit [my.viabenefits.com/Maryland](http://my.viabenefits.com/Maryland).
- Individuals with End Stage Renal Disease (ESRD) may have different Medicare eligibility requirements. Please contact Medicare at 1-800-Medicare to discuss ESRD and Medicare eligibility.

#### Once you decide to retire (or separate from State service) past age 65:

- Contact Medicare (Part A & B) and Via Benefits (Part D) to inform them of your and/or your dependent's need to enroll in Medicare. State Retirees must be enrolled in Medicare Parts A, B & D to ensure full claims coverage.
- Employee Benefits Division (EBD) recommends contacting Medicare 3 months in advance of your retirement date to ensure there is time to arrange Medicare enrollment to coincide with day **one** of your retirement. If you will have a disability retirement, special Medicare eligibility rules may apply. See Medicare and Your State Benefits in Guide to your Health Benefits 2025. [Guide to your Health Benefits 2025](#)
- Review eligibility criteria for State of Maryland Retiree Health Benefits, see pages 45-49 of Guide to your Health Benefits 2025. [Guide to your Health Benefits 2025](#)
- If eligible for Retiree Health Benefits as a State of Maryland retiree, complete and return the Retiree Enrollment and Change Form found here: [Retiree Enrollment Form](#)
- Assistance is also available at [ebd.mail@maryland.gov](mailto:ebd.mail@maryland.gov) OR by calling 1-410-767-4775 Monday-Friday 8:30 am to 4:30 pm.

Health Benefits Guidance-Delivered to your In-box!