



## *Diocese of Rockford*

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### *Health Insurance*

To: Participants in the Diocese of Rockford Health Insurance Plan

From: Health Insurance Benefits Coordinator

Re: Health Insurance Benefits After Retirement

1. Prior to turning 65, active employees should sign up for **Medicare Part A** (hospital insurance) to become effective the month that the employee turns 65. Part A does not cost anything, so there is no hardship to the employee to have the added coverage.
2. In the month or two prior to retirement, an employee who is 65 or older **MUST** sign up for **Medicare Part B** (medical insurance) to become effective the first of the month after the employee retires. For teachers, this would be September 1 even though the school year ended in May or June. Part B has an associated cost that the employee is required to pay.
3. If the employee is older than 65 at the time of retirement, the employee will have to fill out a form from Social Security and turn it into the Diocese of Rockford Health Insurance benefits coordinator. The benefits coordinator will complete the form with the necessary information regarding dates of insurance coverage so the employee does not have to pay any late enrollment fees and return it to the employee.
4. Once the employee has retired, the BCBS insurance card can no longer be used by the employee. It is the employee's responsibility to make sure that each and every provider of medical services is given a copy of the employee's Medicare card so that claims will be processed correctly. Only employees who qualify for the supplement defined in item 5 below will continue using their PBA card in addition to their Medicare card.
5. If the employee has worked for the Diocese of Rockford for over 30 years and is at least 65 at the time of retirement, the employee has the option of using the Diocese of Rockford health insurance as supplemental insurance at no cost to the employee. If the employee chooses this option, the employee should **NOT** sign up for Medicare Part D because only one prescription plan can be used by a participant. Our supplemental insurance would cover dental, vision, prescription, and some of the costs not covered by Medicare Part A and Part B. The coverage and deductibles are the same for a retired individual as for an active employee.
6. It is the employee's responsibility to enroll for Medicare insurance at the appropriate time. The plan will coordinate its benefits with the amount of Medicare benefits available under both Part A and Part B for which you are eligible **EVEN IF YOU HAVE NOT ENROLLED**.