

# Turning 65 Checklist



For members who joined Martin's Point US Family Health Plan **on or after October 1, 2012** or had a break in coverage.

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- Enroll in Medicare Part B up to 3 months prior to 65<sup>th</sup> birthday.
- You must have Medicare A and B for TRICARE For Life.
  - Call your local Social Security office or enroll on-line at: <https://www.ssa.gov/benefits/medicare/>

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- Make an appointment with your local ID card facility to update DEERS and get a new Military ID card.
- Bring your Medicare card to the appointment.

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- Call Express Scripts and set up an account and payment method.
- 1-877-363-1303
  - <https://militaryrx.express-scripts.com>
  - Call providers to submit new prescriptions to Express Scripts.
  - Follow up call to Express Scripts to verify prescriptions were received.
  - Pharmacy copays will remain the same.

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- Inform all providers of change in coverage to TRICARE For life.
- Provide your Medicare card and Military ID card as proof of coverage for TRICARE For Life.

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- Things to be aware of:
- Medicare is primary payer and TRICARE For Life will pay secondary.
  - Medicare pays 80% and TRICARE For Life pays the Medicare deductible and 20% coinsurance.
  - No additional premiums for TRICARE For Life; you just pay your Medicare Part B premiums.
  - NO copays for medical care covered by Medicare and TRICARE, but you DO have pharmacy copays.
  - If you still have family members enrolled with the Martin's Point US Family Health Plan, they will remain enrolled with no change to their plan, if they maintain eligibility. Premiums may decrease if going from a family plan to an individual plan.
  - If you have not already, you should be sure that medical release forms or power of attorney (POA) forms are on file with Medicare, TRICARE For Life, and Express Scripts.

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- If you have other health insurance besides Medicare, call them to determine Coordination of Benefits with Medicare A and B.
- Understand who will pay first, second and third.