

Medicare FAQ's

- 1. Can I be enrolled in Medicare and the Consumer Choice Advantage or Consumer Choice Value plans at the same time?**
 - a. Technically yes, you can be enrolled in Medicare and either the Consumer Choice Advantage or the Consumer Choice Value plan. However, IRS rules prohibit contributing to a health savings account (HSA) if you are enrolled in Medicare.
- 2. Can I be enrolled in Medicare and the PPO plan at the same time?**
 - a. The PPO plan is a preferred provider organization. There are no IRS rules that would limit you from being enrolled in the PPO plan and being enrolled in Medicare.
- 3. If I am eligible to be enrolled in Medicare, what are my options?**
 - a. Select the PPO Plan
 - b. You may wait to enroll in Part A coverage with no penalty as long as you are still employed and not drawing Social Security benefits.
 - c. If you are still working, but take Social Security Benefits, you will be automatically enrolled in Medicare but can waive your Part B coverage until you no longer have group benefits if you choose. You will still have A and be unable to contribute to your HSA, but you can wait to enroll in Part B without penalty.
 - d. You may select the Consumer Choice Advantage or the Consumer Choice Value plans, but **do not** make contributions to the Health Savings Account (HSA), (including the Employer Contribution)
- 4. If I am unable to make contributions to my health savings account, is it okay to accept the employer funding?**
 - a. No, you cannot accept the employer funding into your HSA if you are enrolled in Medicare. Please note the following:
 - i. If you are not eligible to make contributions to the HSA you are also disqualified from receiving the employer contribution.
 - ii. Your eligibility to make or receive contributions to the HSA will end the date you are enrolled in Medicare Part A. Please contact HR six months in advance of enrolling in Medicare Part A so that we can stop your contributions.
 - iii. If you contribute to an HSA while ineligible due to Medicare enrollment, you may face an excise tax on excess contributions.
- 5. Can I still cover my spouse on my Consumer Choice Advantage or Consumer Choice Value plan if he/she is enrolled in Medicare? Am I still able to make contributions to my HSA if I am covering a Medicare-eligible spouse?**
 - a. Yes, you may cover your Medicare enrolled spouse on your Consumer Choice Advantage or Consumer Choice Value plan. You can contribute to your HSA up to the \$8,750 (allowable family annual maximum contribution (2026) (If you are 55 or older, you may contribute an additional \$1,000).
- 6. If I don't enroll my Medicare-enrolled spouse on my Consumer Choice Advantage or Consumer Choice Value plan, can I use my HSA funds to pay for his/her health expenses?**
 - a. Yes