MEDICARE GUIDE

Medicare is a federally-funded health insurance program divided into four different parts: A, B, C, and D. You may purchase Part B, C, D, or Medigap plans on the private market. If you choose to do so, you should cancel your State Group Insurance plan. Remember, once you cancel, you cannot re-enroll. To help you understand Medicare so that you can make the best choice for your needs, below is a guide with important actions if you choose to enroll in Medicare.

Part A and Part B: Original Medicare

- [ ] Original Medicare includes Part A (hospital insurance) and Part B (medical insurance).
- [ ] Part A is free for most people (if you or a spouse paid Medicare taxes long enough while working, generally at least 10 years).
- [ ] Part A deductible is $1,676 each year.
- [ ] To verify your cost of deductible associated with your Part A and Part B coverage, visit cms.gov for the most current information.
- [ ] Part B costs $185 each month or higher depending on your income.
- [ ] Part B deductible is $257 each year.
- [ ] Out-of-pocket costs (coinsurance) are 20% of Medicare-approved amount.
- [ ] State of Florida offers standard and high-deductible, health-maintenance organization, and preferred-provider health plans. View health premiums.

Part C: Medicare Advantage Prescription Drug

Special Open Enrollment Period is active now through Nov. 14, 2025

Medicare Advantage Prescription Drug (MA-PD) plans are now available for you to review and select a 2026 MA-PD plan. If you are enrolled in a 2025 MA-PD plan, you were temporarily placed in the Florida Blue PPO Medicare plan for 2026. Action is required if you choose to move from the Florida Blue PPO coverage back to a MA-PD plan for Jan. 1, 2026. Log in to People First today to review your options and enroll. For questions, call 866-663-4735.

The Division of State Group Insurance offers the MA-PD plans to retirees, COBRA participants, surviving spouses, those who were laid off, and vested legislators who are enrolled in a State Group Insurance health plan and are enrolled in Medicare Part A (hospitalization coverage) and Part B (medical coverage). MA-PD plans are not offered to active employees.

An MA-PD includes Part A, Part B, and Part D (prescription drug coverage). Enrollment in a MA-PD plan is optional. You will never be called to enroll. All official communications will include the DMS or division logos. The two qualified group plan providers are:

- Capital Health Plan Retiree Advatage and Classic MA-PD HMO
- Humana MA-PD HMO and PPO

- [ ] MA-PD plans are Medicare-approved alternatives to original Medicare for health and drug coverage.
- [ ] You must have both Part A and Part B to join a MA-PD.
- [ ] You continue to pay your Medicare Part B premium.
- [ ] MA-PD offers lower out-of-pocket costs.
- [ ] MA-PD includes prescription drugs. MA-PD may include dental, hearing, vision, and health and wellness.

Part D: Prescription Drug Plan

- [ ] Review the Special Notice About the Medicare Part D Drug Program.
- [ ] If you do decide to enroll in a Medicare prescription drug plan and drop your State Health Insurance coverage, be aware that you and your dependents will be dropping your hospital, medical, and prescription drug coverage.

Medicare Enrollment

- [ ] You will receive information regarding Medicare enrollment from the People First Service Center 90 days prior to turning 65 years old.
- [ ] Sign up for Part A and Part B through Medicare.gov. Coverage must be the first of the month after your employee coverage ends.
- [ ] Mail a copy of your Medicare card to the People First Service Center, or upload a copy on People First. Make sure the Medicare number and effective date are legible.
- [ ] If you do **not** sign up for Part B when you are first eligible, you may have a delay getting Medicare coverage in the future, be subject to higher out-of-pocket costs for claims, and face penalties for late enrollment.
- [ ] You will **not** be automatically enrolled in Part A, complete the OMB No. 0938-0787 Form, Section A. Have your employer complete Section B. Include the form with your Application for Enrollment (CMS-40B).
- [ ] For additional Medicare enrollment information and confidential health insurance counseling, contact Florida Serving Health Insurance Needs of Elders (SHINE) program.

If You Plan to Work Past Your 65th Birthday

- [ ] Sign up for Part A. Defer Medicare Part B enrollment.
- [ ] You have eight months to enroll in Part B once you stop working or your employer coverage ends.

For information about Medicare, visit MyBenefits.MyFlorida.com/MyHealth/Retirees.

SECONDARY HEALTH PLANS

Your State Group health plan will become secondary insurance that pays secondary to Medicare Part B, even if you fail to enroll in Part B. When Medicare pays, your State Group health plan will pay secondary to Medicare Part B. When Medicare does not pay, your State Group Heath Insurance will pay primary. Prescription drug coverage that pays primary for most prescription drugs is included. Florida Blue administers the nationwide PPO secondary plan. Aetna, CHP, and United Healthcare administer the HMO secondary plans in their respective service areas.

Medicare Tiers

The State offers the following three coverage tiers for Medicare-eligible retirees:
Medicare I: Single policy for you.
Medicare II: Family policy for you and your eligible dependents and at least one is eligible for Medicare.
Medicare III: Family policy for you and one dependent and you are both Medicare-eligible.

MA-PD Plans

MA-PD plans have not been finalized for 2026. To avoid confusion on the OE Benefits Statements and portal giving eligibility for MA-PD plans that may not be available in 2026, a decision was made to close the existing MA-PD plans. Those who are currently enrolled in MA-PD plans will be defaulted to the BCBS PPO Medicare plan. Messaging on the OE Benefits Statements will also change.

RETIREE CONTACT INFORMATION

Secondary Health and Life

HMO

Capital Health Plan
Phone: 850-518-6679
Video in English
CapitalHealth.com/state

Humana
Phone: 800-555-7997 (TTY User: 711)
Video in English
Your.Humana.com/sof

PPO (Nationwide)

Florida Blue
Phone: 800-825-2583
Video in English | Spanish
Florida.Blue.com/state-employees

Humana
Phone: 800-555-7997 (TTY User: 711)
Video in English
Your.Humana.com/sof

Metropolitan Life Insurance Company - Term Life
Phone: 844-222-9140
200 Park Avenue, New York, NY 10166
MetLife.com/StateofFl/Life

Other

Florida SHINE Program (Medicare Counseling)
Phone: 800-963-5337 FloridaSHINE.org

Medicare
Phone: 800-633-4227 Medicare.gov

People First Service Center

Phone: 866-663-4735, Option 2

Upload documents in People First. Log into your account. Go to upper right corner, click **Upload** and follow the steps.

Mail Payments:
P.O. Box 5437, Tallahassee, FL 32314-5437

Mail Forms:
P.O. Box 6830, Tallahassee, FL 32314-6830

For information about Medicare, visit MyBenefits.MyFlorida.com/MyHealth/Retirees.