



# Ready for Medicare?

## Here's what you need to know.

You qualify for Medicare on your 65th birthday. Some people may qualify earlier due to disability. Whether you need to enroll now or later, it's worth learning as much as you can about this government-provided medical coverage so you're ready when it's time to enroll.

### When should I enroll in Medicare?

The answer may depend on whether you remain employed with employer coverage, retire or cancel your ONEOK coverage at Open Enrollment. Enrollment also may depend on whether you're enrolled in the ONEOK Preferred Provider Organization (PPO) plan or High Deductible Health Plan (HDHP).

Unless you're applying for Social Security, enrollment isn't automatic. If you're planning on retiring — or if you decide to take Part A coverage even though you're still working — you have a seven-month initial enrollment period. That's the month of your 65th birthday plus the three-month periods before and after.

For example, if your birthday is on July 4, you may enroll on or after April 1 and you have until October 31 to complete your enrollment.

If you don't enroll in Medicare during your initial enrollment period, you'll have an eight-month Special Enrollment Period when your ONEOK employment-based coverage ends. Your eight-month Special Enrollment Period to sign up for Medicare Part A and/or Part B starts when you stop working, even if you choose COBRA or other coverage that is not Medicare.

If you want Medicare coverage to start when your job-based health insurance ends, you need to sign up for it at least one month before you plan to retire. Your coverage will start the month after the Social Security Administration receives your completed forms.

## What happens if I enroll in Medicare after my 65th birthday?

If you're still working and covered by a ONEOK Health Plan, you don't need to enroll until (a) the end of your initial enrollment period; or (b) your employment ends. There will be an eight-month period to enroll for Medicare without paying a Part B late enrollment penalty (a "Special Enrollment Period").

The eight-month Special Enrollment Period starts when you lose your company-sponsored medical coverage for any reason. Any period of time on COBRA coverage doesn't extend the Special Enrollment Period. Also, keep in mind that you have only two months after your active coverage ends to enroll in a Medicare Advantage Plan and/or Part D without penalty.

## Can I enroll in coverage from both Medicare and ONEOK?

Yes, but this isn't necessary. Your ONEOK medical and prescription drug coverage will remain "primary" — that is, this plan will pay benefits first. To the extent required by the Medicare Secondary Payer rules and any other applicable federal statutory or regulatory requirements, the ONEOK plans will pay first if you remain an active employee.

## What happens if I'm enrolled in a plan with a Health Savings Account (HSA)?

The HSA-qualified HDHP requires that you have no other coverage for the tax-free contributions. You and ONEOK may no longer make contributions to the HSA once you enroll in Medicare. If your spouse enrolls in Medicare before you do, and you keep your spouse on your ONEOK coverage, it is up to you to track eligible tax-free contributions to the HSA. You may need to withdraw from your HSA any contributions made after the effective date of your or a family member's Medicare coverage. You have until you file your tax return for the year in which the contributions were made to remove any excess contributions without penalty.

However, you may continue to use existing money in your HSA to pay for eligible expenses.

If you apply for Social Security, you may be retroactively enrolled in Medicare Part A. If this happens, you may need to contact the Social Security Administration to opt out of Medicare Part A and Part B to continue contributing.

## Quick Answer for Active Employees

Active employees and their family members who are or become eligible for Medicare due to age or disability are NOT required to sign up for Medicare Part A and/or Part B if they are covered by the ONEOK, Inc. Health Plan PPO or HDHP. Active employees covered by the PPO plan may elect no-cost Part A coverage but may choose to opt out of paying the Part B premiums since the ONEOK Health Plan will remain the primary coverage.

However, active employees covered by the HDHP with a Health Savings Account (HSA) must not enroll covered family members in Medicare Part A and/or Part B if they wish to continue receiving or making tax-free contributions to their HSA account.

## Quick Answer for Soon-to-Retire Employees

Contact **HR Solutions** at [hrsolutions@oneok.com](mailto:hrsolutions@oneok.com) 60–90 days prior to retirement to obtain the Request for Employment Information Form (CMS-L564) for each family member who has been covered by the ONEOK Health Plan. Medicare-eligible family members will apply for Medicare Part A and Part B at [ssa.gov](https://ssa.gov) and include this form to show proof of loss of coverage. This will trigger Medicare’s Special Enrollment Period, allowing you and Medicare-eligible family members to enroll with no waiting periods or penalties.

## If I’m an active employee and I enroll in Medicare coverage, when does my ONEOK coverage end?

You have the option to keep your ONEOK coverage until you retire when you enroll in Medicare. If you keep your ONEOK coverage, ONEOK will continue to be the primary payer of your insurance claims. Otherwise, you may opt out of ONEOK coverage during the next Open Enrollment.

Medicare will act as the secondary payer covering your claims.

If you decide to drop your ONEOK coverage as an active employee, you may do so at the next Open Enrollment period, and the change will take effect on January 1. Please note that if you drop your ONEOK coverage, your covered spouse and/or dependents will lose eligibility under the plan, and they won’t be eligible for COBRA coverage.

## How can ONEOK help me enroll for Medicare?

As part of the Medicare enrollment process at [ssa.gov](https://ssa.gov), you’ll need a completed Request for Employment Information Form (CMS-L564). Contact **HR Solutions** at [hrsolutions@oneok.com](mailto:hrsolutions@oneok.com) or **855-ONEOKHR** (855-663-6547) for assistance.

**NOTE:** When you enroll in Part D, you may be asked to demonstrate that you have maintained prescription drug coverage since you turned 65. To prepare, locate the most recent Notice of Creditable Coverage on **ONEOK Online > Departments and Programs > Human Resources > Benefits > Notices and Legal Information > Legal Notices**. If you need assistance, contact **HR Solutions** at [hrsolutions@oneok.com](mailto:hrsolutions@oneok.com) or **855-ONEOKHR** (855-663-6547) for replacement copies.

## Quick Links to Get Started

### Learn More.

Get started with Medicare at [medicare.gov/basics/get-started-with-medicare](https://medicare.gov/basics/get-started-with-medicare).

### Apply Today.

Sign up for Medicare at [ssa.gov/medicare/sign-up](https://ssa.gov/medicare/sign-up).





## What if I opt out or retire and don't enroll by my Medicare deadline?

First, you'll have to wait until the next General Enrollment Period (January 1–March 31) before you can enroll. Then, your coverage will not be effective until July 1, which may result in a gap in coverage and a higher payment for your Medicare coverage when you do eventually enroll. Penalties for late enrollment in Part A, Part B and Part D plans can be significant. Visit [medicare.gov](https://www.medicare.gov) or review the Medicare & You Handbook published annually for more information.

### Keep in mind:

The expiration of COBRA coverage does not create a Special Enrollment Period for Medicare. When your COBRA coverage expires, you won't be able to enroll in Medicare if your deadline has passed. You'll have to wait for the next Medicare General Enrollment Period (January 1 to March 31 each year), and your coverage won't take effect until July 1 of the same year. This usually results in a gap in coverage, which means you'll be fully responsible for paying any claims you incur during this period.

Enrollment in COBRA does not protect you from Medicare Part B late enrollment penalties. If you don't enroll by the end of your Medicare Initial Enrollment Period or, if applicable, Special Enrollment Period, you will be subject to Part B penalties even if you continue COBRA for the maximum coverage period.

## When it's time to enroll in Medicare, what are my steps?

### 1. Know your Medicare Part A, Part B and Part D enrollment deadlines.

If you are not already enrolled in Medicare, contact the Social Security Administration at [ssa.gov](https://www.ssa.gov) or **800-772-1213**. If you miss the enrollment deadlines, you may be subject to late enrollment penalties or experience a gap in coverage. Visit [medicare.gov](https://www.medicare.gov) for more information.

### 2. Verify the medical coverage you had while an active employee.

When you enroll in Medicare Part A and/or Part B, submit the (CMS L564) Employment Verification Form received from HR Solutions with your application to the Social Security Administration.

### 3. Understand how COBRA works with Medicare.

If you are eligible for COBRA coverage, you'll receive a separate information packet detailing your options and costs. If you're 65 or older and not yet enrolled in Medicare, make sure you know:

- COBRA pays secondary to Medicare, even if you are not enrolled in Medicare.

Participants age 65 or older pay the full COBRA premium; however, they receive reduced medical benefits under COBRA.

- If you enroll in COBRA and are also enrolled in Medicare, Medicare will be primary if the provider accepts Medicare. You'll be responsible for the balance of the cost after both insurance providers have paid their portion.

These claim rules do not apply to anyone in your family who is not yet age 65. Your spouse/domestic partner and children have an independent right to elect COBRA, even if you chose not to enroll.