



Medicare 101 will begin momentarily

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Medicare 101

**Northern California
Pipe Trades Trust Funds
for UA Local 342**



Understanding the basics of Medicare





Who can enroll in Medicare?

You're eligible to enroll in Medicare if:

- You're 65 or older
- You have end-stage renal (kidney) disease (ESRD)
- You're under 65, but live with a disability
 - Must be eligible for Social Security disability
 - Requires a 2-year waiting period
- You have amyotrophic lateral sclerosis (ALS)
- U.S. citizen or a permanent legal resident who has lived in the United States for at least five years





What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 3 parts:



PART A
Hospital Insurance



PART B
Medical Insurance



PART D
Prescription
Drug Coverage

Original Medicare



Part A: Hospital Insurance

What it does:

- Gives you coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, there is a monthly premium up to \$505*, your monthly premium is set by a Medicare formula.

* Amount is for 2024, subject to change



Part B: Medical Insurance

What it does:

- Helps cover doctors' and other health care providers' services, like lab and radiology
- Outpatient care, durable medical equipment, dialysis, and some preventive care services are also covered

What it costs:

- Your monthly premium is usually deducted from your Social Security or Railroad Retirement Board check.
- Late enrollment penalty (LEP):
 - Your premium increases 10% for each 12-month period that you decline coverage.
 - Not a one-time penalty **but continues throughout enrollment.**
 - Not imposed if you continue to work for — and get your health coverage from — an employer or trust fund of 20 or more.
(You have up to 8 months after your employment ends to enroll.)



Part B: Medical Insurance

2024 Medicare Part B Monthly Premiums*



Your yearly income [†]		You pay	Your yearly income [†]		You pay
Single-Standard [‡] Married couple-standard [‡]	\$103,000 or less \$206,000 or less	\$174.70[‡]	If you're married but file a tax return separately from your spouse		
Single Married couple	\$103,001 - \$129,000 \$206,001 - \$258,000	\$244.60	\$103,000 – or less Standard [‡]	\$174.70[‡]	
Single Married couple	\$129,001 - \$161,000 \$258,001 - \$322,000	\$349.40	\$103,001 – less than \$397,000	\$559.00	
Single Married couple	\$161,001 - \$193,000 \$322,001 - \$386,000	\$454.20	Greater than or equal to \$397,000	\$594.00	
Single Married couple	\$193,001 - \$500,000 \$386,001 - \$750,000	\$559.00			
Single Married couple	Above \$500,000 Above \$750,000	\$594.00			

[†]Modified adjusted gross income as reported on your 2022 IRS tax return.

[‡]You will pay this Standard amount if you 1) enroll in Part B for the first time in 2024, 2) do not get Social Security benefits, 3) are directly billed for your Part B premiums. See [medicare.gov](https://www.medicare.gov) for complete details.

***Note:** The above dollar amounts are for 2024 and may change in 2025.



Part A & B: Original Medicare Coverage Cost



Part A costs: What you pay in 2024	
Deductible	<p>\$1,632 for each inpatient hospital benefit period, before Original Medicare starts to pay.</p> <p>There's no limit to the number of benefit periods you can have in a year. This means you may pay the deductible more than once in a year.</p>
Inpatient stay	<ul style="list-style-type: none"> • Days 1-60: \$0 after you pay your Part A deductible. • Days 61-90: \$408 copayment each day. • Days 91-150: \$816 copayment each day while using your 60 lifetime reserve days • After day 150: You pay all costs.

Part B costs: What you pay in 2024	
Deductible	<p>\$240, before Original Medicare starts to pay. You pay this deductible once each year.</p>
General costs for services (coinsurance)	<p>Usually 20% of the cost for each Medicare-covered service or item after you've paid your deductible (and as long as your doctor or health care provider accepts the Medicare-approved amount as full payment – called “accepting assignment”).</p>



Part A & B: Enrolling in Medicare When First Eligible

Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65, or if your birthday is on the first of the month, coverage starts the month before you turn 65.
- If you **do not** get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.
- You may be able to enroll online at **socialsecurity.gov**.



Note: Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.



Part A & B: Enrolling in Medicare When First Eligible

Delaying enrollment into Medicare during your Initial Enrollment Period

- The date your coverage starts depends on which month you sign up during your Initial Enrollment Period. **Coverage always starts on the first of the month.**
- **If you qualify for Premium-free Part A:** Your Part A coverage starts the month you turn 65. (If your birthday is on the first of the month, coverage starts the month before you turn 65.)
- **Part B (and Premium-Part A):** Coverage starts based on the month you sign up:

If you sign up:	Coverage starts:
Before the month you turn 65	The month you turn 65
The month you turn 65, or during the 3 months after	The next month



Part A & B: Late Enrollment Into Medicare

General Enrollment Period

- If you do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year. Beginning January 1, 2023, when you sign up during this period, your coverage starts the first day of the month after you sign up.



Special Enrollment Period

- Triggered by certain events, such as loss of employment or retirement, that allow you to enroll in Medicare or change plans.

Note: Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.



Part D: Prescription Drug Coverage

What it does:

- Covers outpatient prescription drugs

To enroll:

- You have two ways of enrolling in Part D:
 1. Through an individual or employer/union Group Medicare Advantage (Part C) plan that includes Part D prescription drug coverage.
 2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only.

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.



Part D: Prescription Drug Coverage

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

Based on your 2022 yearly income, your 2024 Part D monthly cost is:

File individual tax return	File joint tax return	In 2024, you pay monthly
\$103,000 or less	\$206,000 or less	No Part D IRMAA Premium
\$103,001 to \$129,000	\$206,001 to \$258,000	\$12.90
\$129,001 to \$161,000	\$258,001 to \$322,000	\$33.30
\$161,001 to \$193,000	\$322,001 to \$386,000	\$53.80
\$193,001 to \$500,000	\$386,001 to \$750,000	\$74.20
above \$500,001	above \$750,001	\$81.00

These amounts may change yearly.

Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
 - Degree of help depends on income and resources
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office
 - Administered by your plan, for CMS
 - You must be enrolled in a Part D plan to get help



Northern California Pipe Trades Trust Funds for UA Local 342 Retiree Enrollment





Enroll in Medicare Parts A and B

Enroll in Medicare Parts A and B

Contact Information

Question & Answer



- **If you're getting Social Security or Railroad Retirement Benefits (RRB) at age 65**, in most cases you'll be automatically enrolled in Part A and Part B starting the first day of the month you turn 65, or if your birthday is on the first of the month your coverage starts the month before you turn 65

- **If you're not getting Social Security or RRB benefits**, you'll need to sign up for Parts A and B:

Apply online at [socialsecurity.gov](https://www.socialsecurity.gov)

Visit your local Social Security office

Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778)

Enroll in Medicare
Parts A and B

Contact Information

Question & Answer

Contact Information

If you have questions about the Northern California Pipe Trades Trust Funds for UA Local 342 (NCPTTF) Medicare health plans, contact your Eligibility Department.

Northern California Pipe Trades Trust Funds for UA Local 342:
925/356-8921 ext. 710 *Monday through Friday, 8 a.m. to 4:30 p.m.*

Northern California Pipe Trades Trust Funds for UA Local 342:
tfo@ncpttf.com *24 Hours*

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)
Monday through Friday, 7 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048
24 hours a day, 7 days a week.



Questions?

Thank you for attending

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