

## How Medicare works with Federal and Military Benefits



### Medicare and Federal Employee Health Benefits (FEHB)

**I'm a federal employee or the spouse of a federal employee covered by FEHB. How does my insurance work if I...**

- **Have FEHB and Medicare Parts A and B while I'm still working?** FEHB pays primary and Medicare pays secondary.
- **Have FEHB and Medicare Parts A and B after I retire?** Medicare pays primary and FEHB pay secondary.
- **Have FEHB and decline Medicare Part B while I'm still working?** Your FEHB plan is your primary insurance, and you will have a Special Enrollment Period to enroll in Medicare when you stop working.
- **Have FEHB and decline Medicare Part B after I retire?** Your FEHB will be the primary insurance, but if you later decide to enroll in Medicare Part B, you will likely face a late enrollment penalty and gaps in coverage.



### Medicare and TRICARE

**I'm an active duty service member (ADSM) or the family member of an ADSM who is eligible for TRICARE. How does my insurance work if I...**

- **Have TRICARE and Medicare Parts A and B while I'm still active duty?** TRICARE pays primary and Medicare pays secondary.
- **Have TRICARE for Life (TFL) and Medicare Parts A and B after I retire?** Medicare pays primary and TFL pays secondary.
- **Am eligible for TRICARE for Life and decline Medicare Part B after I retire?** TRICARE for Life (TFL) requires that you enroll in Medicare Parts A and B. If you decline either part, you will not have any TRICARE coverage.

**Primary insurance** is health insurance that pays first on a claim for your medical and hospital care.

**Secondary insurance** covers your health care after the primary insurance on a claim for medical or hospital care. It usually pays all or some of the costs that the primary insurer did not cover.

## Additional Resources

To schedule an appointment with a Medicare Specialist:

Call  
866-448-0160 or email  
[medicare@connexioninsurance.com](mailto:medicare@connexioninsurance.com)



## Medicare and Veterans Affairs (VA) Benefits

**Medicare and Veterans Affairs (VA) benefits do not coordinate with one another. You can have both, but:**

- **For Medicare to cover your care**, you will need to receive care at a Medicare-certified facility that works with your Medicare coverage
- **For VA to cover your care**, you must generally receive your health care services at a VA facility

**Remember that if you do not enroll in Part B when you become eligible, and then enroll later, you will likely face a late enrollment penalty and gaps in coverage.**



## Medicare Part D and federal or military drug benefits

FEHB, TFL, and VA Benefits offer drug coverage that is considered **creditable** (as good as or better than the Medicare prescription drug benefit). If you have coverage through these programs, you can delay enrolling in Medicare Part D without penalty.

If you lose creditable drug coverage, **you should enroll in a Part D plan within 63 days** to avoid a late enrollment penalty and gaps in coverage.



## Affording Medicare costs

Some people decline Medicare Parts B or D because they believe they're too costly. Remember, though, that if you have a limited income and assets, you may be eligible for cost-saving programs:

- **Extra Help** is a federal program that pays for some or most of the costs of Medicare Part D prescription drug coverage.
- **Medicare Savings Programs** help pay Medicare costs, including the Part B premium, and in some cases, the Part A premium and Parts A and B deductibles, copayments, and coinsurances.

To learn more about these programs and find out if you might qualify, call your State Health Insurance Program (SHIP). To contact your SHIP, call 877-839-2675 or visit [www.shiptacenter.org](http://www.shiptacenter.org).

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