

Medicare & the City

If you are an active City employee with Flex Benefits, please note the following:

- If you have enough service credits you will receive Medicare Part A at age 65 at no cost. You will be contacted by Social Security and will receive a Medicare ID card. At this time you may be asked if you would like to enroll in Medicare Part B, C and/or D. If you are not retired or planning to retire at or around age 65, you may not want to purchase Medicare since you have City benefits.
- As long as you remain an active City employee, you will receive a Notice of Creditable Coverage letter annually during our Annual Open Enrollment. This letter will inform you that the City's prescription drug coverage is (at a minimum) just as good as Medicare Part D. This notice is required by the federal government. There is no need to enroll in Medicare Part D if you are an active City employee.
- To prevent errors in coverage and payments, we recommend that you do not enroll in Medicare Part B or Part D as long as you have City of Los Angeles Flex Benefits (active employee coverage). When you are planning to retire, please contact LACERS at 213-473-7200 so that they may help you sign up for Medicare and to ensure you do not experience a lapse in coverage. As long as you had the City's creditable active employee coverage beginning from the time you became eligible for Medicare (for most people, age 65) through the date your Medicare enrollment becomes effective (typically after age 65), you will not be charged a late-enrollment penalty for signing up after becoming eligible.
- If you have already signed up for Medicare and have City Flex coverage, please inform your doctor(s) so that there are no issues with payments. Some doctors do not accept Medicare patients. When you are filling out your claim information, please provide the Employee Benefits Division address as your work location. Do not provide the address of your actual work location or that of your department's administrative office.
- The federal government does not recognize Domestic Partners as eligible dependents. Domestic Partners being covered under Flex Benefits will receive a penalty for late-enrollment in Medicare if they do not sign-up when they become eligible. Domestic Partners should consider enrolling in Medicare when they become eligible.