



Important Information for Members with UPMC, Aetna, and UnitedHealthcare

Medicare Secondary Payer Rule: If your employer has less than 20 total employees (part-time and full-time), *any individual covered by that plan who is 65 or older* will be considered to have Medicare as their primary insurance with the employer coverage as secondary.

Why this is important: As of your employer's upcoming renewal, if Medicare is considered primary, the insurance carrier will only pay what they would have paid, regardless of if the Medicare-eligible individual actually has enrolled into Medicare or not. *By not enrolling, you could be subject to significant balance billing from medical providers with no maximum on your costs.* By enrolling into Medicare, it will act as primary with your employer sponsored insurance as secondary, this will keep your costs within the limits of your employer's coverage.

What to do: Contact Davevic Benefits Consultants, Inc. to discuss the process of signing up for Medicare to ensure it is done correctly. This guideline is not a Davevic rule or an employer rule, but a federal guideline which these carriers are now enforcing. You have the option to remain on the group health plan after signing up for Medicare Part A and B, but may also find it advantageous to explore Medicare Advantage plans and Supplements as well.

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