

# **How Does Medicare Work With My MVP Plan?**

**Under MVP ALL Practices are considered part of a large group over 20 employees, therefore MVP is always PRIMARY!**

**IF...**

**You are 65 or older and work 17.5 hours/week or the minimum required by the Practice if greater than 17.5/week, ie: 20 hours to qualify for benefits then...**

- MVP will be your Primary and Medicare will be Secondary
- There is no premium reduction
- This also applies to your **spouse** whether they are under or over the age of 65 MVP will be primary for them as long as you are working at the required level above

**You work less than 17.5 hours/week or less than the required minimum hours set by the Practice greater than 17.5 hours/week to qualify for Medical benefits, ie: 20 hours to qualify and you only work 18 then...**

- You do not qualify for MVP coverage through the Practice
- Medicare A (hospital coverage at no cost) and Medicare B (outpatient at a cost) will be your Primary.
- We suggest that you purchase a Medicare Supplement Policy to fill the gaps of Medicare A and B (you must have Medicare A and B to have a supplement)
- Affiliated Associates will provide you with information on all Carriers offering Supplements in the state of Vermont (802-861-2900)

**You wish to Retire...**

- You are entitled to COBRA (federal law allowing for continuation of coverage up to 18 months) through the MVP sponsored VSIDS plans. If you are married, your spouse is also entitled to the same benefit. The coverage under COBRA is exactly the same coverage you had prior to retiring.

Other options include:

- Purchasing an individual plan in the state of Vermont.
- If 65 or older you automatically receive Part A of Medicare and you need to request Part B if you don't already have it listed on your Medicare card. Following confirmation of these two components of Medicare, it is suggested that you purchase a Supplement to Medicare.
- Affiliated Associates will provide to you an overview of all the Carriers available in Vermont.

**Don't Forget...**

- Medicare A and B as well as Supplements DO NOT cover RX
- You must purchase Medicare RX D
- Premium ranges from \$25-\$96/month depending on the plan you choose