

Savvy Senior: How to avoid Medicare mistakes when you're still working

Dear Savvy Senior, Should I enroll in Medicare at age 65 if I'm still working and have coverage through my employer? Almost 65

Dear Almost, The rules for enrolling in Medicare can be very confusing with all the different choices available today. But when you postpone retirement past age 65, as many people are doing, it becomes even more complicated.

First, let's review the basics. Remember that original Medicare has two parts: Part A, which provides hospital coverage and is free for most people. And Part B, which covers doctor's bills, lab tests and outpatient care. Part B also has a monthly premium of \$104.90 in 2016 (though it's higher for individuals earning \$85,000 or more a year).

If you are receiving Social Security, you will be enrolled automatically in parts A and B when you turn 65. If you aren't yet receiving Social Security, you will have to apply, which you can do online at SSA.gov/medicare, over the phone at 800-772-1213 or through your local Social Security office.

If you plan to continue working past the age of 65 and have health insurance from your job, your first step is to ask your benefits manager or human

resources department how your employer insurance works with Medicare. In most cases, you should at least take Medicare Part A because it's free. But to decide whether to take Part B or not will depend on the size of your employer.

Small employer: If your current employer (or spouse's employer if it's providing your coverage) has fewer than 20 employees, Medicare will be your primary insurer and you should enroll in Medicare Part B during your initial enrollment period. This is a seven-month period that includes the three months before, the month of, and the three months after your 65th birthday.

If you miss the seven-month sign-up window, you'll have to wait until the next general enrollment period, which runs from Jan. 1 to March 31 with benefits beginning the following July 1. You'll also incur a 10 percent penalty for each year you wait beyond your initial enrollment period, which will be tacked on to your monthly Part B premium.

Large employer: If your employer has 20 or more employees, your employer's group health plan will be your primary insurer as long as you (or your spouse if the coverage is from his/her employer) remain an active employee. If this is the case, you don't need to enroll in Part B when you turn 65 if you're satisfied with

the coverage you are getting through your job. But if you do decide to enroll in Medicare, it will supplement your employer insurance by paying secondary on all of your claims.

Once your employment (or group health coverage) ends, you will then have eight months to sign up for Part B without a penalty. This is known as the Special Enrollment Period.

Drug coverage: You also need to verify your prescription drug coverage. Call your benefits manager or insurance company to find out if your employer's prescription drug coverage is considered "creditable." (Creditable prescription drug coverage is one that is considered to be as good as or better than the Medicare prescription drug benefit.) If it is, you don't need to enroll in a Medicare Part D prescription drug plan. If it isn't, you should purchase a plan (see medicare.gov/find-a-plan) during your initial enrollment period or you'll incur a premium penalty (1 percent of the average national premium for every month you don't have coverage) if you enroll later.

For additional help, visit Medicare.gov or contact your State Health Insurance Assistance Program (SHIP) at SHiptacenter.org. The Medicare Rights Center also offers a free helpline at 800-333-4114.

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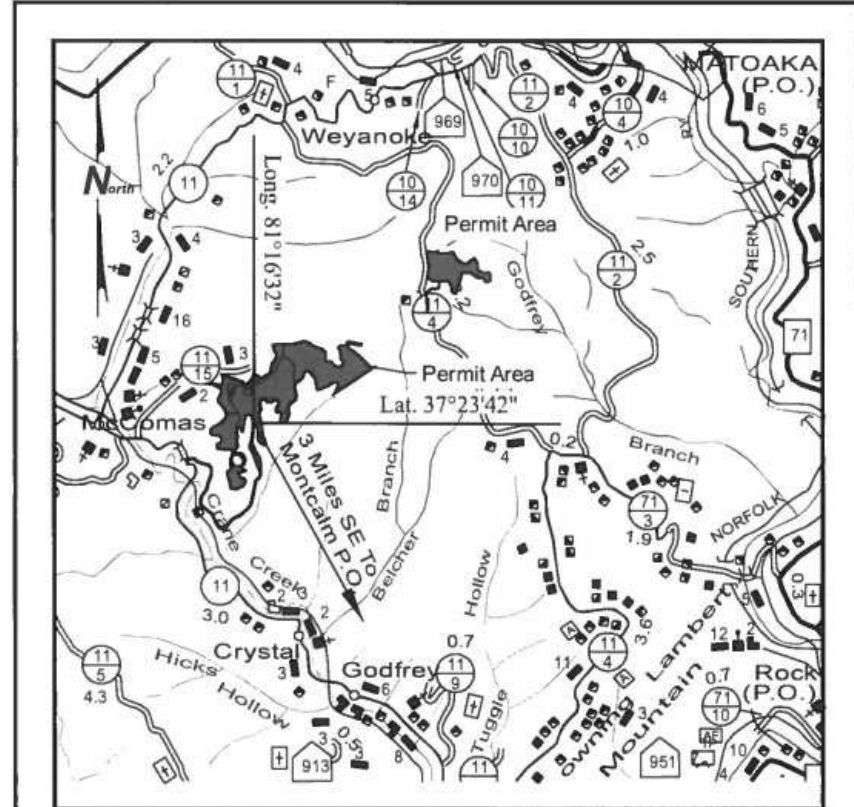
LEGAL ADVERTISEMENTS

ADVERTISMENT

Notice is hereby given that **Met Resources, LLC, P.O. Box 5064, Route 123 Mercer Mall Road, Princeton, WV 24740** has submitted an application with the Department of Environmental Protection (DEP) **254 Industrial Drive, Oak Hill, WV 25901** for a Phase 1 release on Permit Number **S-4018-08**. Increment Number **2, 3 & 4** Issued for **155.72** acres. The permit is located in **Rock** District of **Mercer** County and is located **3.0** (miles), **North-west** (Direction) of **Montcalm, WV** (Nearest Post Office) on **Un-Named Tributaries of/and Crane Creek, Belcher of Crane Creek, and Un-Named Tributaries of/and Godfrey Branch of Widemouth Creek, all (Primary Receiving Stream) of Bluestone River** (Secondary Receiving Stream) of **New River** (Major Drainage Basin).

Met Resources, LLC (Permittee Name) has completed **backfilling & regarding** (Type of Reclamation) on **August 15, 2015** and is requesting release of **60** percent of the reclamation performance bond in the amount of **\$405,600.00**.

Written comments on this application will be received at the DEP address above until **April 24, 2016**, or thirty (30) days from date of **final publication**.



Location Map
McComas Surface Mine No. 1
Article 3 Permit S-4018-08

General Highway Map
Crumpler Quad -- U.S.G.S. - Topo Map (7.5' Series)
Scale: 1" = 1 Mile
Rock District Mercer County

Receiving Streams -
Un-Named Tributaries of/and Crane Creek, Belcher Branch of Crane Creek,
and Un-Named Tributaries of/and Godfrey Branch of Widemouth Creek,
all of Bluestone River of New River

Nearest Post Office - Montcalm, WV

LEGAL ADVERTISEMENTS

Notice is hereby given that **MET RESOURCES, LLC P.O. BOX 5064, RT 123, PRINCETON, WV 24740-5064** has submitted an application to the **reissuance** of Article 11/WVNPDES Permit No. **WV1023934** to the Department of Environmental Protection, **254 Industrial Drive, Oak Hill, WV 25901-6102** in order to operate an active surface mine and haulroad in the Pocahontas No. 6, No. 7 and Splits and No. 9 Seams/mineral bed.

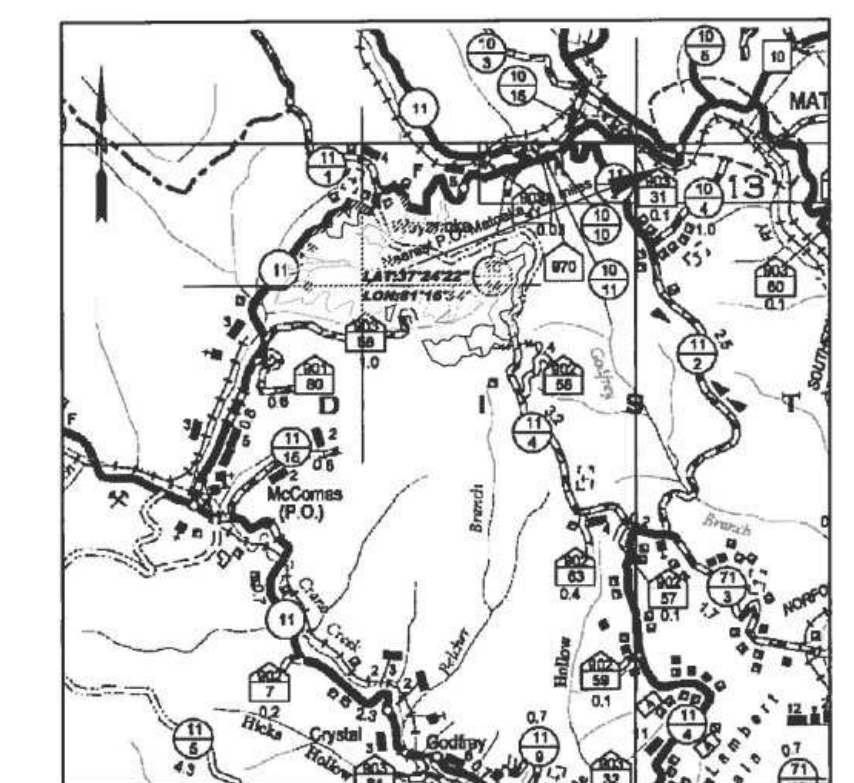
The operation will discharge Treated Storm water into Un-named tributaries of Crane Creek and Un-named tributaries of Left Hand Fork of Widemouth Creek of the Bluestone River of Upper New River of Upper New River and is located 1.5 (miles), southwest of Matoaka in Rock District(s) Mercer County(ies), Longitude **81° 16' 34'** Latitude **37° 23' 22'**.

The Department of Environmental Protection is seeking information on private surface water intakes for human consumption located in the above listed receiving streams and located down stream of this operation. Please provide your name, phone number, mailing address, the name of the stream of this operation. Please provide your name, phone number, mailing address, the name of the stream being with the intake, and the physical location of the intake. This information needs to be submitted to the address above.

An anti-degradation review has been conducted. Tier 1 protection is afforded because effluent limitations ensure compliance with water quality criteria for all designated uses. Where applicable, a full Tier 2 anti-degradation review has been conducted.

Comments on the Article 11 WV/NPDES application or requests for a public hearing regarding the Article 11/WVNPDES application shall be in writing and if a public hearing is requested shall state the nature of the issues proposed to be raised in the hearing. Such written comments or requests should be sent to the Department of Environmental Protection (DEP) at the address above and must also reference the Article 11/NPDES permit number shown above. Comments received by April 03, 2015 or thirty (30) days from date of publication, will be considered. A copy of the Article 11/WVNPDES application, draft permit and fact sheet (if required) will be available for inspection and obtaining copies during normal business hours at the DEP Regional Office located at the address above.

DEP Telephone Number 304-465-1911 Permit Number WV1023934



Location Map
Weyanoke Surface Mine
WV1023934
General Highway Map
Crumpler Quad U.S.G.S. - Topo Map (7.5' Series)
Rock District Mercer County

Receiving Streams - Unnamed tributaries of Crane Creek and unnamed tributaries of Left Hand Fork of Widemouth Creek all of the Bluestone River of the New River of the Lower Kanawha River

Located 1.50 Miles Southwest of Nearest Post Office - Matoaka
Latitude: 37° 24' 22" Longitude: 81° 16' 34"
Scale: 1" = 1 Mile

Sudoku Solution #3943-M

5	1	9	7	6	2	4	3	8
8	2	4	3	5	1	9	7	6
7	6	3	9	4	8	5	1	2
3	5	1	2	9	6	8	4	7
6	7	2	4	8	3	1	9	5
4	9	8	5	1	7	2	6	3
1	8	5	6	7	4	3	2	9
2	4	6	8	3	9	7	5	1
9	3	7	1	2	5	6	8	4

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Crossword answer...

L	A	R	A		C	O	R	D		B	L	A	D	E
A	F	A	R		A	R	E	A		L	O	N	E	R
B	R	I	C	K	S	A	N	D	M	O	R	T	A	R
S	O	N		A	U	N	T		T	W	E	E	N	
			P	R	A	T			W	H	E	N		
R	E	V	E	A	L		D	O	O	R		O	D	E
I	L	O	S	T		Z	E	R	O		O	P	E	D
N	I	C	K	E	L	A	N	D	D	I	M	I	N	G
S	T	A	Y		A	X	I	S		M	A	N	S	E
E	E	L		P	O	E	M		S	A	R	E	E	S
				G	U	T	S		B	U	M	S		
	P	R	E	S		C	O	D	A		R	O	E	
P	E	A	C	H	E	S	A	N	D	C	R	E	A	M
A	L	I	K	E		I	S	E	E		A	N	T	I
R	E	D	O	S		T	A	R	N		N	E	S	T