

# Group Insurance Checklist

When you are covered by group insurance, you need to know whether to keep that insurance coverage when you become eligible for Medicare.

And, if you decide to keep the coverage you will want to know what the premiums will be.

Below are some questions to help you get the answers you need to decide if you should keep your group insurance or buy an individual plan to go along with Medicare.

To get the answers to these questions, contact someone at your company's insurance benefits department.

When you complete this check list, call me, [Kevin Kaye](mailto:Kevin.Kaye@800-465-3164), at 800-465-3164 or email me at [kevinkaye1@yahoo.com](mailto:kevinkaye1@yahoo.com).

- ✓ Will you be allowed to continue group coverage when you turn 65 and become eligible for Medicare?
  - Yes
  - No
- ✓ If yes, do you have to sign up for Part A & Part B, or just Part A? \_\_\_\_\_
- ✓ What is your current group insurance cost? \_\_\_\_\_
- ✓ Is it single coverage or family? \_\_\_\_\_  
If it's family coverage, is "family" a spouse AND children, or just a spouse? \_\_\_\_\_
- ✓ Does it cover prescription drugs?
  - Yes
  - No
- ✓ What is the deductible? \_\_\_\_\_
- ✓ Will the deductible remain the same or will it change? \_\_\_\_\_
- ✓ What will your group insurance premium be when you're covered by Medicare?  
\_\_\_\_\_
- ✓ When you quit working, if your spouse is under 65 and not yet eligible for Medicare, will he or she be able to continue the insurance until reaching age 65?  
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