



MEDICARE General Information

Who is eligible for Medicare?

A worker who has earned 40 credits provided he/she is paying Medicare tax on those earning.

You earn one credit for every \$920 you earn

If you earn \$3680 per year you will earn 4 credits

Not to exceed 4 credits per year

What do these credits cover?

Medicare Part A, which is hospital insurance

The current (2005) deductible is \$912

Pays 100% of covered expenses after the deductible

Cost to have coverage without 40 credits = \$375/month (2005 rates)

Who else is eligible for Medicare?

The spouse of a worker who has earned their credits, if the following criteria are also met:

Spousal Coverage

Must be married – for at least one year – if still married.

If Divorced – must have been married at least 10 years.

Widow/Widower's Entitlement

Worker died with enough credits

Surviving divorced spouse – must have been married at least 10 years.

Disabled widow/widower.

What is Medicare Part B?

Supplemental Insurance

Covers 80% approved physician bills and outpatient medical expenses

The current (2005) monthly premium = \$78.20

Where do I go for more information?

AgCenter HRM website @

http://www.lsuagcenter.net/hrm/BENEFITS_ANNOUNCEMENTS.asp

Call Social Security 1-800-772-1213 or www.socialsecurity.gov OR contact

Karen Jennings at (Karen.Jennings@ssa.gov); Dora Miller: 318/676-3173

(Dora.Miller@ssa.gov)

Call HRM for procedural questions: Kathy Loyd 225/578-8229

(kloyd@agcenter.lsu.edu) or Torii Freeman 225/578-4640

(tfreeman@agcenter.lsu.edu)

There are Social Security brochures linked to the AgCenter HRM website @

<http://www.lsuagcenter.net/hrm/Medicare%20Brochures.asp>