

# Special Message for Medicare-Eligible Associates



**Are you enrolled or planning to enroll in Medicare?  
There are a few things you need to know.**

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Did you know that if you are receiving benefits from Social Security, you are automatically enrolled in Medicare in the month you turn 65? You could be enrolled in Medicare Part A and Part B – even if you didn't sign up.

## **How does Medicare impact your OhioHealth benefits?**

If you'll have coverage under Medicare Part A and/or Part B in 2021, you are not eligible to contribute to a Health Savings Account (HSA) during the year, or to receive contributions to your account from OhioHealth. That's due to Internal Revenue Service (IRS) regulations, which prevent you from making or receiving HSA contributions if you have coverage that is not a high-deductible plan.

You can still use the funds that are in your HSA today to help pay for medical expenses. Remember, the funds in your HSA do not expire at the end of the year, and the account is yours to keep even if you retire or leave OhioHealth.)

You've got options:

- You can still enroll in the OhioHealthy HDHP+HSA plan, without contributing to an HSA.
- You can elect the OhioHealthy PPO plan.
- If you qualify based on your household income, and were pre-approved before enrollment, you can elect the OhioHealthy PPO Assist plan.

**Important Note:** If you already have an HSA through OhioHealth, and you enroll in the PPO or PPO Assist plan, you will be responsible for the standard monthly account administration fees, which will be deducted from your HSA balance. (When you are enrolled in the HDHP+HSA plan, OhioHealth pays the fees on your behalf.)

**If you have questions** about your plan options or the enrollment site, contact the HR Resource Center at **(614) 533.8888** or [HRRC@ohiohealth.com](mailto:HRRC@ohiohealth.com). If you have questions regarding Medicare plans or your eligibility for Medicare, visit [www.medicare.gov](http://www.medicare.gov) for more information.