



Welcome to Medicare!

Today you join more than 50 million Americans who have health care coverage from Medicare, the federal health insurance program run by the Centers for Medicare & Medicaid Services (CMS).

Because you're entitled to Social Security retirement or disability benefits, **you're automatically enrolled in Medicare Part A (hospital insurance)**. You don't need to pay a monthly premium for Part A. We'll send you a Medicare card showing you have Medicare Part A only.

You have a choice to enroll in Medicare Part B (medical insurance). **You only get Part B if you sign up for it.** You have to pay a monthly premium for Part B if you choose to enroll.

You may have heard about the Health Insurance Marketplace. Medicare isn't part of the Marketplace. Since you live outside the United States, you're not eligible to use the Marketplace to enroll in health coverage. If you move to the continental United States, you shouldn't enroll in a plan through the Marketplace for individuals or families.

This letter has information about Part B to help you make your decision about enrolling in this coverage. Read it over carefully before making any decisions.

Can I use my Medicare coverage while I'm living outside the United States?

In general, Medicare doesn't cover health care you get outside the United States. The 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa are considered part of the U.S.

Should I enroll in Part B?

Deciding whether to enroll in Part B depends on your situation.

- **I don't have other medical insurance and I plan to return to the United States.** If you don't have medical insurance and plan to return to the U.S., you may want to enroll in Part B. If you enroll, you will have coverage for the types of items and services listed in the enclosed brochure when you get care in the U.S. You'll need to have Part B in order to join a Medicare Advantage plan or buy a Medigap policy.

- **I have TRICARE or CHAMPVA coverage.** If you have TRICARE (insurance for military retirees, and their families) or CHAMPVA coverage, you must have Part B to keep that coverage. (However, if you're an active-duty service member or the spouse or dependent child of an active-duty service member, you may not have to get Part B when first eligible. You can get Part B during a Special Enrollment Period without a penalty.)
- **I'm still working, or my spouse (or a family member, if I'm disabled) is still working.** If you have health insurance benefits through an employer because you or your spouse (or a family member, if you're disabled) is still working, you may want to keep that coverage. You may have a Special Enrollment Period to sign up for Part B later without a penalty. Ask your employer if they require you to sign up for Part B.
- **I have coverage through another insurance plan and I'm not working.** If you plan to return to the U.S., you may want to enroll in Part B. You're not eligible for a Special Enrollment Period when this coverage ends.

How much does Part B cost?

Most people pay the standard monthly premium for Part B. In 2017, the standard premium is \$134.00. The premium will automatically be deducted from your Social Security benefit payment when your coverage starts. If your benefits aren't enough to pay the whole Part B premium, the Social Security Administration will bill you for your premium. You'll pay more if you have a higher income. The premium amount can change each year. Visit Medicare.gov/eligibilitypremiumcalc to get an estimate of your Part B premium.

Can I enroll later?

Medicare limits when you can enroll in Part B. **In most cases, if you don't sign up for Part B within 8 months of the date on this letter, you'll have to pay a late enrollment penalty for as long as you have Part B. Also, you may have to wait until the Medicare General Enrollment Period (from January 1 to March 31) to enroll in Part B and coverage will start July 1 of that year.**

If you wait to sign up, you'll pay 10% more for each full 12-month period you could have had Part B but didn't take it. You'll have to pay this late enrollment penalty as long as you have Part B. Visit Medicare.gov/eligibilitypremiumcalc to get an estimate of your premium based on when you think you'll want to enroll in Part B.

You can enroll in Part B later, without penalty, if:

- you're 65 or older, you or your spouse is currently working, and you're covered by an employer or union group health plan based on that employment.
- you're under 65 and disabled, you or a family member is working, and you're covered by an employer or union group health plan (with at least 100 employees) based on that employment.

If this applies to you, you can sign up for Part B anytime while you're covered by an employer or union group health plan based on current employment, or for up to 8 months after the group health plan coverage or the employment ends, whichever happens first. Most people who enroll in Medicare Part B during the Special Enrollment Period don't pay a late enrollment penalty.

IMPORTANT NOTES:

- If you have COBRA coverage, VA coverage or a retiree health plan, you don't have coverage based on current employment. You're not eligible for a Special Enrollment Period when that coverage ends.
- If you have TRICARE (insurance for military retirees, and their families), you must have Part B to keep TRICARE. You must have Part B to keep CHAMPVA coverage.
- If you're still working and plan to keep your employer or union coverage, you should talk to your employer benefits administrator to help you decide the best time to enroll in Part B.

How do I enroll in Part B?

You need to complete an enrollment application to get Part B. Social Security must get your request no later than 8 months after the date of this letter. The earlier you send the form, the sooner your Part B coverage can start.

To enroll you can:

- Sign and mail the enclosed form in the envelope provided, or
- Go to [Medicare.gov/forms-help-and-resources/forms/medicare-forms.html](https://www.Medicare.gov/forms-help-and-resources/forms/medicare-forms.html) and download Form CMS-40B (Application for Enrollment in Medicare Part B). Complete the application and sign it. Then, return the completed application using the envelope provided or mail it to:
Social Security Administration
P.O. Box 17769
Baltimore, MD 21235-7769 United States of America

Get answers to your Medicare questions

If you have questions about how to enroll in Medicare, contact any United States Consular office. If you live in the Philippines, please contact the U.S. Veterans Administration Regional Office in Manila.

You can also visit [socialsecurity.gov](https://www.socialsecurity.gov) or call Social Security's toll-free number, 1-800-772-1213, Monday through Friday between 7:00 a.m. and 7:00 p.m. TTY users should call 1-800-325-0778. When you call have your Social Security number handy.

Enclosure

Nondiscrimination Notice - The Centers for Medicare & Medicaid Services (CMS) doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by:

- Calling 1-800-368-1019. TTY users should call 1-800-537-7697.
- Visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints).
- Writing: Office for Civil Rights, U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201

Notice of Availability of Auxiliary Aids & Services - We're committed to making our programs, benefits, services, facilities, information, and technology accessible in accordance with Sections 504 and 508 of the Rehabilitation Act of 1973. We've taken appropriate steps to make sure that people with disabilities, including people who are deaf, hard of hearing or blind, or who have low vision or other sensory limitations,

have an equal opportunity to participate in our services, activities, programs, and other benefits. We provide various auxiliary aids and services to communicate with people with disabilities, including:

- Relay service — TTY users should call 1-877-486-2048.
- Alternate formats — This packet is available in alternate formats, including large print, Braille, data CD and audio CD. To request your packet in an alternate format:
 - Call 1-844-ALT-FORM (1-844-258-3676). TTY users should call 1-844-716-3676.
 - Send a fax to 1-844-530-3676.
 - Send an email to AltFormatRequest@cms.hhs.gov.
 - Send a letter to: Centers for Medicare & Medicaid Services Offices of Hearings and Inquiries (OHI) 7500 Security Boulevard, Room S1-13-25 Baltimore, MD 21244-1850
Attn: CMS Alternate Format Team

Note: Your request should include your name, phone number, mailing address where we should send the packet, and the packet name “Foreign IEP Packet.” Also include the format you need, like Braille, large print, audio CD, or a qualified reader.

Help in other languages - If you, or someone you’re helping, has questions about Medicare, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-MEDICARE (1-800-633-4227).

العربية (Arabic) إن كان لديك أو لدى شخص تُساعده أسئلة بخصوص Medicare فإن من حقك الحصول على المساعدة و المعلومات بلغتك من دون أي تكلفة. للتحدث مع مترجم إتصل بالرقم 1-800-MEDICARE (1-800-633-4227).

հայերեն (Armenian) Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Medicare-ի մասին, ապա Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք 1-800-MEDICARE (1-800-633-4227) հեռախոսահամարով:

中文 (Chinese-Traditional) 如果您，或是您正在協助的個人，有關於聯邦醫療保險的問題，您有權免費以您的母語，獲得幫助和訊息。與翻譯員交談，請致電 1-800-MEDICARE (1-800-633-4227)。

فارسی (Farsi) اگر شما، یا شخصی که به او کمک می‌رسانید سوالی در مورد اعلامیه مختصر مدیکردارید، حق این را دارید که کمک و اطلاعات به زبان خود به طور رایگان دریافت نمایید. برای مکالمه با مترجم با این شماره زیر تماس بگیرید 1-800-MEDICARE (1-800-633-4227).

Français (French) Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions au sujet de l'assurance-maladie Medicare, vous avez le droit d'obtenir de l'aide et de l'information dans votre langue à aucun coût. Pour parler à un interprète, composez le 1-800-MEDICARE (1-800-633-4227)

Deutsch (German) Falls Sie oder jemand, dem Sie helfen, Fragen zu Medicare haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-800-MEDICARE (1-800-633-4227) an.

Kreyòl (Haitian Creole) Si oumenm oswa yon moun w ap ede, gen kesyon konsènan Medicare, se dwa w pou jwenn èd ak enfòmasyon nan lang ou pale a, san pou pa peye pou sa. Pou w pale avèk yon entèprèt, rele nan 1-800-MEDICARE (1-800-633-4227).

Italiano (Italian) Se voi, o una persona che state aiutando, vogliate chiarimenti a riguardo del Medicare, avete il diritto di ottenere assistenza e informazioni nella vostra lingua a titolo gratuito. Per parlare con un interprete, chiamate il numero 1-800-MEDICARE (1-800-633-4227).

日本語 (Japanese) Medicare (メディケア) に関するご質問がある場合は、ご希望の言語で情報を取得し、サポートを受ける権利があります (無料)。通訳をご希望の方は、1-800-MEDICARE (1-800-633-4227) までお電話ください。

한국어(Korean) 만약 귀하나 귀하가 돕는 어느 분이 메디케어에 관해서 질문을 가지고 있다면 비용 부담이 없이 필요한 도움과 정보를 귀하의 언어로 얻을 수 있는 권리가 귀하에게 있습니다. 통역사와 말씀을 나누시려면 1-800-MEDICARE(1-800-633-4227)로 전화하십시오.

Polski (Polish) Jeżeli Państwo lub ktoś komu Państwo pomagają macie pytania dotyczące Medicare, mają Państwo prawo do uzyskania bezpłatnej pomocy i informacji w swoim języku. Aby rozmawiać z tłumaczem, prosimy dzwonić pod numer telefonu 1-800-MEDICARE (1-800-633-4227).

Português (Portuguese) Se você (ou alguém que você esteja ajudando) tiver dúvidas sobre a Medicare, você tem o direito de obter ajuda e informações em seu idioma, gratuitamente. Para falar com um intérprete, ligue para 1-800-MEDICARE (1-800-633-4227).

Русский (Russian) Если у вас или лица, которому вы помогаете, возникли вопросы по поводу программы Медикэр (Medicare), вы имеете право на бесплатную помощь и информацию на вашем языке. Чтобы воспользоваться услугами переводчика, позвоните по телефону 1-800-MEDICARE (1-800-633-4227).

Spanish (Español) Si usted, o alguien que está ayudando, tiene preguntas sobre Medicare, usted tiene el derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-MEDICARE (1-800-633-4227).

Tagalog (Tagalog) Kung ikaw, o ang isang tinutulongan mo, ay may mga katanungan tungkol sa Medicare, ikaw ay may karapatan na makakuha ng tulong at impormasyon sa iyong lengguwahe ng walang gastos. Upang makipag-usap sa isang tagasalin ng wika, tumawag sa 1-800-MEDICARE (1-800-633-4227).

Tiếng Việt (Vietnamese) Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Medicare, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện qua thông dịch viên, gọi số 1-800-MEDICARE (1-800-633-4227).

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**Welcome
to Medicare
for people
living in other
countries**

CENTERS FOR MEDICARE & MEDICAID SERVICES



Medicare Overview

Medicare is health insurance for people 65 or older, under age 65 with certain disabilities and people of any age with End Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

This brochure provides an overview of the Medicare Program, Medicare Advantage Plans, and Medicare prescription drug plans. It summarizes Medicare covered services and provides information about Medigap (Medicare Supplement Insurance) policies.

IMPORTANT: Medicare generally cannot pay for any of your hospital or medical bills unless you receive your medical care in the United States (including Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa). Under certain limited circumstances, medical services provided in Canada or Mexico also may be covered by Medicare, but only if you are living in the United States.

You can only enroll in a Medicare Advantage Plan or a Medicare Prescription Drug Plan if you are living in the United States.

Medicare Part A (Hospital Insurance)

Medicare Part A (hospital insurance) helps cover your inpatient care in hospitals and skilled nursing home facilities (not custodial care or long-term care). It also covers hospice care and some home health care. It also includes care in critical access hospitals and inpatient rehabilitation facilities.

Hospital Stays

Medicare Part A helps cover semi-private rooms, meals, general nursing and other hospital services and supplies.

Skilled Nursing Facility Care (up to 100 days)

Covered services include semiprivate room, meals, skilled nursing and rehabilitation services, and other services and supplies.

Home Health Care

Medicare Part A coverage includes part-time or intermittent skilled nursing care and physical therapy, speech-language pathology and occupational therapy.

Hospice Care

Medicare Part A coverage can include part-time or intermittent skilled nursing care and physical therapy, speech-language pathology and occupational therapy.

Medicare Part B (Medical Insurance)

Medicare Part B (medical insurance) helps cover medically necessary services like doctors' services, outpatient care, home health services, durable medical equipment and other medical services. Part B also covers many preventative services.

Medical and Other Services

Medicare Part B covers doctors' services outpatient medical and surgical services and supplies, diagnostic tests, durable medical equipment and more.

Medicare helps cover a one-time “Welcome to Medicare” preventative visit during the first 12 months you have Part B.

Clinical Laboratory Services

Medicare Part B covers blood tests, urinalyses, and some screening tests.

Home Health Care

Medicare Part B coverage can include part-time or intermittent skilled care and physical therapy, speech-language pathology and occupational therapy.

Outpatient Hospital Services

Medicare Part B helps to cover hospital services and supplies received as a hospital outpatient.

Medicare Part B Covered Preventive Services

Medicare Part B covers many preventive services to help you live a longer, healthier life. You pay nothing for most preventive services if you get the services from a doctor or other qualified health care provider who accepts assignment. How often you can get each service varies. Some services are covered only for people with certain conditions or risk factors, so check with your doctor about what's right for you. You must have Medicare Part B to get help paying for these Medicare-covered preventive services.

For more information about Medicare Part A and Part B covered services, visit [Medicare.gov](https://www.Medicare.gov).

Medicare Part C (Medicare Advantage Plans)

Medicare Advantage Plans (like an HMO or PPO) are a way to get your Medicare coverage through private companies approved by Medicare. These plans include Part A, Part B, and usually other coverage like prescription drugs (Part D). You usually pay a monthly premium (in addition to your Part B premium) and a copayment or coinsurance amount for covered services. Costs, extra coverage, and rules vary by plan. If you choose not to join a Medicare Advantage Plan, in most cases, you'll get your Medicare coverage through Original Medicare.

Medicare Part D

(Medicare Prescription Drug Coverage)

In general, Medicare offers prescription drug coverage to everyone with Medicare. This coverage is offered by private companies approved by Medicare. To get prescription drug coverage you can join a

- Medicare Prescription Drug Plan that adds coverage to Original Medicare and certain Medicare Advantage Plans, or
- Medicare Advantage Plan that includes prescription drug coverage.

Generally, you'll have to pay a monthly premium for Medicare prescription drug coverage.

Original Medicare

Original Medicare is one of your health care choices. You'll have Original Medicare unless you choose to join a Medicare Advantage Plan. You can see any doctor or provider who's enrolled in Medicare and accepting new patients. You don't need referrals.

In Original Medicare, if you have Medicare Part A and/or Part B, you get all the Part A and/or Part B covered services listed earlier in this brochure. You must sign up for Part B and pay a monthly premium to get the Part B covered services.

You also have to pay additional costs (like a deductible, coinsurance, or

co-payment) for some Medicare-covered services. In addition to Original Medicare, you can get more coverage to help pay your health care costs. You may get Medicare Supplement Insurance (Medigap) policy or join a Medicare Prescription Drug Plan. You can choose one or both of these types of additional coverage.

Options for Additional Coverage

Medicare Supplement Insurance (Medigap) Policy

Medigap policies are a type of private insurance designed to help pay some of your out-of-pocket costs (like your coinsurance and deductibles) in Original Medicare. Different types of Medigap policies, which are identified by letters, must all have standardized benefits. This means that you can easily compare a Plan A sold by one insurance company with a Plan A sold by another. Medigap policies sold today don't cover long-term care, private-duty nursing, or prescription drug coverage. All policies may not be available in your area.

- **Buying a Medigap policy – You must have both Medicare Part A AND Part B to buy a Medigap policy.** The cost varies depending on the company you buy from and where you live. You'll pay a monthly premium directly to the private company you bought the policy from, in addition to your Part B premium.

- **When you can buy** – The best time to buy a Medigap policy is during the 6-month period that starts with the first month you're age 65 or older AND enrolled in Medicare Part B. This is called your Medigap Open Enrollment Period. During this period, you can buy any Medigap policy sold in your area. After this period, you may have to pay more, or you may not be able to get the Medigap policy you want.

Medicare Advantage Plans

You must have both Medicare Part A AND Part B and live in the United States to join a Medicare Advantage Plan. When you join a Medicare Advantage Plan you will get the Part A and Part B covered services previously listed in this brochure through the Medicare Advantage Plan. In most of these plans, there are generally extra benefits and lower copayments than in Original Medicare and they include prescription drug coverage (usually for an extra cost).

Medicare Prescription Drug Coverage

You need to have either Medicare Part A or Part B and live in the United States to join a Medicare drug plan. Medicare drug plans are run by private companies that contract with Medicare. These plans cover a variety

of brand name and generic prescription drugs. All Medicare drug plans offer at least a basic standard package of coverage, but costs and coverage are different in every plan.

If you have, or are eligible for, prescription drug coverage from an employer or union, TRICARE, the Department of Veterans Affairs (VA), or the Federal Employees Health Benefits Program (FEHBP), read all the materials you get from your insurer or plan provider. If you still have questions, talk to your benefits administrator, insurer, or plan provider before you make any changes to your current coverage.

For more information about Medicare Prescription Drug Plans, Medicare Advantage Plans, and Medigap policies, visit [Medicare.gov](https://www.Medicare.gov).

For More Information

If you have questions about how to enroll in Medicare, contact any United States Consular office. If you live in the Philippines, please contact the U.S. Veterans Administration Regional Office in Manila.

For general questions about the Medicare program, visit [Medicare.gov](https://www.Medicare.gov). You can find the most up-to-date Medicare information and answers to your questions.

Medicare is managed by the Centers for Medicare & Medicaid Services (CMS). CMS is part of the Department of Health and Human Services. Social Security works with CMS by enrolling people in Medicare, qualifying people for Extra Help paying their Medicare prescription drug costs, and collecting Medicare premiums.

You have the right to get the information in this brochure in an alternate format. Visit [Medicare.gov/about-us/nondiscrimination-notice.html](https://www.Medicare.gov/about-us/nondiscrimination-notice.html) or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048

“Welcome to Medicare” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.



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and Human Services.

REQUEST FOR APPLICATION FOR ENROLLMENT IN MEDICARE PART B (MEDICAL INSURANCE)

Please send me an application for enrollment in Medicare Part B (medical insurance).

SIGNATURE

MEDICARE CLAIM NUMBER

DATE

For More Information

General information about Medicare can be obtained at any U.S. consular office. (If you live in the Philippines, please get in touch with the U.S. Veterans Administration Regional Office in Manila.) You can also look at *Medicare.gov*, Medicare's official website for people with Medicare. If you want further details about Medicare or if you want to enroll in Part B in the future, you may write to:

Social Security Administration
P.O. Box 17769
Baltimore, Maryland 21235-7769
U.S.A.

Medicare documents, including this form are available in alternate formats, including large print, Braille, and audio. Call 1-800-MEDICARE (1-800-633-4227) to request a copy. TTY users should call 1-877-486-2048.