

# YOU are turning 65

If you begin receiving Social Security benefits, Social Security automatically enrolls you in Medicare Part A. Visit with [Social Security Administration](#) regarding this.

## If you are not enrolled in a Health Savings Account (HSA)

Enroll in Medicare Part A at your first opportunity, when you turn 65.

## If you are enrolled in a Health Savings Account (HSA) – Option 1

And enroll in Medicare Part A you must change to a Health Reimbursement Account (HRA) when you enroll in Medicare Part A.

## If you are enrolled in a Health Savings Account (HSA) – Option 2

And want to keep your Health Savings Account (HSA) and delay enrollment into Medicare Part A. You must visit with [Medicare](#) and/or [Social Security Administration](#) regarding the ramifications of doing this.

## If you plan to retire 3 months before or after your 65<sup>th</sup> birthday

You must enroll in Medicare Part A at your first opportunity, which is the month in which you turn 65. (If your dob is 1<sup>st</sup> day of month, enroll the 1<sup>st</sup> day of the previous month). You must visit with [Social Security Administration](#).

## But if you are not retiring 3 months before or after your 65<sup>th</sup> birthday

You **may** want to enroll in Medicare Part A and switch from a Health Savings Account (HSA) to a Health Reimbursement Account (HRA). OR you **may** want to delay enrollment into Medicare Part A. You must visit with [Medicare/Social Security](#) regarding the ramifications of doing this.

While you remain employed, your State Employee Health Plan (SEHP) coverage remains primary, and nothing changes unless you elect differently. If you elect Medicare as primary, you must be removed from the SEHP coverage.