

Need help with your questions?

*If you have questions please
contact us.*

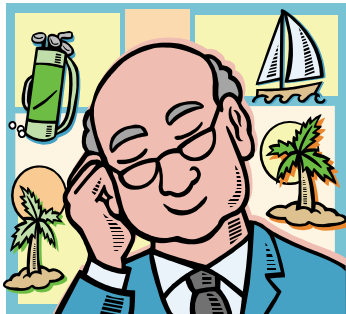
District Business Office:

406 892-6550, ext 426

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Enjoy your retirement!



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**Columbia Falls
School District**

Retirement and Your Health Insurance



Phone: 406 892-6550, ext 426

Retirement and your Health Insurance



Hmmm, so many decisions!

Before you retire you have some decisions to make. One of the most important decisions is about your health insurance. You need to know your options.

May I continue my health insurance coverage with Columbia Falls SD?

When you retire you may continue your health insurance with Columbia Falls School District as long as you are covered prior to retirement and you meet eligibility requirements. If you elect to continue coverage, you may be responsible for paying the premiums. Contact the Business Office for details. **If you elect to drop** your health insurance coverage when you retire from Columbia Falls School District, **you may not reinstate** the coverage at a later date.

Medicare and Columbia Falls SD Benefits

You are eligible to enroll in Medicare when you turn 65 (or in some instances due to disability). If you are covered by Columbia Falls SD insurance as an active employee or the spouse of an active employee when you enroll in Medicare, the District's plan will pay primary to Medicare. If you are covered by the District's plan as a retiree when you enroll in Medicare, Medicare is the primary payer and the District's health insurance will coordinate benefits with Medicare.

When you retire, be sure you are signed up for both Part A and Part B of Medicare. If you turned 65 while you were still working, you may have signed up for Medicare Part A, but not Part B. Medicare allows a special enrollment period to sign up for Part B when your coverage as an active employee ends.



Will I need Medicare?

What will my retiree coverage cost?

You may be responsible for paying the entire premium depending on your retirement package. When you are retired

and turn 65 and enroll in Medicare, your premium may decrease. Contact the Business Office when you turn 65.

Do I need to enroll in a Medicare Part D prescription drug plan?

The District distributes Certificates of Creditable Coverage for Medicare Part D around October 1 each year. The Certificate provides notification of whether or not the District Plan's prescription drug coverage is at least as good as Medicare Part D prescription drug coverage. If the District Plan's prescription drug coverage continues to be at least as good as Medicare Part D, you will not need to purchase a separate Part D plan unless you choose to do so, and you will not incur the Medicare Part D penalty for failing to enroll. If the District Plan's prescription drug coverage is determined to be not as good as Medicare Part D, you will be notified and you will have a 60-day special enrollment period to enroll in a Medicare Part D plan to avoid the Part D penalty.

