CITY OF CAMBRIDGE

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Post 65 Program

A path into Medicare when you lack enough work quarters



Who the Post 65 Program is for?

For retirees over age 65 currently in a Non-Medicare Eligible health plan



Not enough work quarters

You do not have enough work quarters to qualify for Medicare.



Missed Medicare enrollment

You have enough work quarters, on your own or through a spouse, but missed your Medicare enrollment period.

Make an appointment with the Social Security office for information about your eligibility.

Why we're doing this



You save

- Medicare pays your medical bills first, so your City plan costs much less.
- The City pays your Part A premium and any late-enrollment penalties.
- The City pays back 85% of your Part B premium every quarter.



The City saves, too

- Medicare becomes the first payer for retirees' medical claims, many of which are high-cost.
- The City takes on Part A, penalties and 85% of Part B, but expects lower costs overall.
- Savings help keep retiree health benefits affordable for everyone.

Lower costs for retirees and for the City.

Moving to Medicare lowers what you pay

You will pay

$38–$400

less each month than you pay today

That's about **$460 to $4,800 a year**, depending on your plans.



You pay less every month

Even with your share of a Medicare plan and Part B, every option costs less than today.



The City saves money too

Lower costs help keep retiree health benefits strong for the long term.



A path to GLP-1 medications

Medicare's GLP-1 Bridge covers Wegovy and Zepbound for weight loss at $50 a month through 2027, if you qualify.

Your monthly cost goes down in every plan. Higher incomes may pay IRMAA; see page 22.

How the Post 65 Program works

1



Set up an appointment

Contact your local Social Security office to set up an appointment between **1/1~ 3/31/2027**

2



You Enroll

Enroll in Medicare Parts A & B

3



Your plan changes

Move to a City Medicare supplement health plan for retiree coverage the next available effective date

Your costs may be lower. Savings depend on your coverage.

Who pays for what

85%

City reimburses your Medicare Part B premium quarterly.
You pay the premium first.



The City pays

Part A premium
Part A and B penalties
City share of the health plan



Your remaining costs

Part B after reimbursement
IRMAA, if it applies
Your share of the health plan

IRMAA (Income-Related Monthly Adjustment Amount) is an extra Medicare charge based on income.

Cost Scenario 1A: Retiree Pays 15%

Current active plan

BCBS Blue Choice

Plan premium	$242.81
Medicare Part B	N/A
Total monthly	**$242.81**

Annual cost (x 12)

$2,913.72

Retiree plan

Managed Blue for Seniors

Plan premium	$77.97
Medicare Part B	$31.43
Total monthly	**$109.40**

Annual cost (x 12)

$1,312.80

Retiree plan

Medicare Blue PPO Freedom

Plan premium	$84.95
Medicare Part B	$31.43
Total monthly	**$116.38**

Annual cost (x 12)

$1,396.56

Retiree plans save $1,600.92 a year (Managed Blue for Seniors) or $1,517.16 a year (Medicare Blue PPO Freedom).

Cost Scenario 1B: Retiree Pays 10%

Current active plan

BCBS Blue Choice

Plan premium	$161.87
Medicare Part B	N/A
Total monthly	**$161.87**

Annual cost (x 12)

$1,942.44

Retiree plan

Managed Blue for Seniors

Plan premium	$51.98
Medicare Part B	$20.95
Total monthly	**$72.93**

Annual cost (x 12)

$875.16

Retiree plan

Medicare Blue PPO Freedom

Plan premium	$56.63
Medicare Part B	$20.95
Total monthly	**$77.58**

Annual cost (x 12)

$930.96

Retiree plans save $1,067.28 a year (Managed Blue for Seniors) or $1,011.48 a year (Medicare Blue PPO Freedom).

Cost Scenario 2: Retiree Pays 15%

Current active plan

BCBS Network Blue NE

Plan premium	$181.85
Medicare Part B	N/A
Total monthly	**$181.85**

Annual cost (x 12)

$2,182.20

Retiree plan

Managed Blue for Seniors

Plan premium	$77.97
Medicare Part B	$31.43
Total monthly	**$109.40**

Annual cost (x 12)

$1,312.80

Retiree plan

Medicare Blue PPO Freedom

Plan premium	$84.95
Medicare Part B	$31.43
Total monthly	**$116.38**

Annual cost (x 12)

$1,396.56

Retiree plans save $869.40 a year (Managed Blue for Seniors) or $785.64 a year (Medicare Blue PPO Freedom).

Cost Scenario 3: Retiree Pays 15%

Active plan, family

BCBS Blue Choice

Plan premium	$619.16
Medicare Part B	N/A
Total monthly	**$619.16**

Annual cost (x 12)

$7,429.92

Retiree plan, 2 people

Managed Blue for Seniors

Plan premium (x2)	$155.94
Part B (x2)	$62.86
Total monthly	**$218.80**

Annual cost (x 12)

$2,625.60

Retiree plan, 2 people

Medicare Blue PPO Freedom

Plan premium (x2)	$169.90
Part B (x2)	$62.86
Total monthly	**$232.76**

Annual cost (x 12)

$2,793.12

Retiree plans save $4,804.32 a year (Managed Blue for Seniors) or $4,636.80 a year (Medicare Blue PPO Freedom).

Cost Scenario 4: Retiree Pays 15%

Current active plan

HPHC HMO

Plan premium	$170.16
Medicare Part B	N/A
Total monthly	**$170.16**

Annual cost (x 12)

$2,041.92

Retiree plan

HPHC Medicare Enhance

Plan premium	$81.01
Medicare Part B	$31.43
Total monthly	**$112.44**

Annual cost (x 12)

$1,349.28

Retiree plan

Tufts Medicare Preferred HMO

Plan premium	$72.00
Medicare Part B	$31.43
Total monthly	**$103.43**

Annual cost (x 12)

$1,241.16

Retiree plans save $692.64 a year (HPHC Medicare Enhance) or $800.76 a year (Tufts Medicare Preferred HMO).

Cost Scenario 5: Retiree Pays 15%

Active plan, **family**

HPHC HMO

Plan premium	$466.17
Medicare Part B	N/A
Total monthly	**$466.17**

Annual cost (x 12)

$5,594.04

Retiree plan, 2 people

HPHC Medicare Enhance

Plan premium (x2)	$162.02
Part B (x2)	$62.86
Total monthly	**$224.88**

Annual cost (x 12)

$2,698.56

Retiree plan, 2 people

Tufts Medicare Preferred HMO

Plan premium (x2)	$144.00
Part B (x2)	$62.86
Total monthly	**$206.86**

Annual cost (x 12)

$2,482.32

Retiree plans save $2,895.48 a year (HPHC Medicare Enhance) or $3,111.72 a year (Tufts Medicare Preferred HMO).

Medicare Enrollment timing



January 1 to March 31, 2027

Medicare's General Election Period lets individuals enroll in Medicare Parts A & B.



Coverage start date

Medicare Parts A & B will be effective the next available effective date after enrollment approval.

Sample enrollment timeline

1/6/27	Enrollment review	2/1/27*
Social Security appointment to enroll	SSA confirms effective dates	Illustrative coverage start

*Assumes January enrollment for Part A & B.

Next steps after Medicare approval



1 Notify City of Cambridge's Human Resource Dept.

Once you receive your confirmation letter with your Medicare ID number and effective date, notify the City of Cambridge HR department.



2 Choose the Medicare supplement plan right for you

- BCBS Managed Blue for Seniors
- BCBS Medicare PPO Blue Freedom
- HPHC Medicare Enhance
- Tufts Medicare Preferred HMO



3 Complete your enrollment form

Fill out the enrollment form for the plan you choose.



4 Send your documents to City of Cambridge's Human Resource Dept.

Send the enrollment form along with a copy of your Medicare approval letter and/or a copy of your Medicare card to the City of Cambridge HR department.

***Your new Medicare Supplement plan will be effective on the next available 1st of the month.**

Receiving your first invoice

Your first bill may look bigger than what you owe. You pay only Part B (and IRMAA, if it applies). The City pays Part A and any penalties. See the next page.



1. Receive your Medicare invoice

It will list Medicare Part A & B premiums and any late-enrollment penalties. The City covers Part A and the penalties; step 2 starts that process.



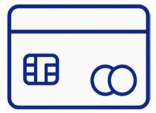
2. Send a copy to HR

Send a copy to HR. The City pays Part A and any penalties, and after this first bill you're added to the City's group billing, so you won't see those charges again.



3. Pay Part B and any IRMAA

Pay the full Part B premium every month; the City pays you back 85% every quarter. IRMAA, if it applies, may not appear on your first invoice.



4. Choose a payment method

Use the Medicare Premium Bill coupon to pay by check, money order, certified check or credit card, or create an online account at Medicare.gov.

Your Medicare bills, step by step

1



FIRST BILL

Your first Medicare bill arrives

It lists Part A, Part B and any late-enrollment penalties, so it may look large.

2



WHAT YOU DO

Pay only Part B, plus any IRMAA

Send a copy of the bill to HR. The City pays Part A and any penalties for you.

3



AFTER THAT

You're on City group billing

Part A and penalties won't appear on your bills again. You keep paying Part B (and any IRMAA).

Every month you pay Part B in full. Every quarter, the City pays you back 85%.

You pay each month
$209.50
for Part B

City pays back each quarter
$534.23
85% of 3 months

Your share
about $31
a month for Part B

Quick review

1. **Join the meeting** ✓

   Attend in person or virtually to learn more.

2. **Enroll in Medicare**

   Contact Social Security to enroll in Parts A & B during General Election Period 1/1–3/31/2027.

3. **Share information and enroll**

   Share Medicare Enrollment confirmation and complete your chosen plan's enrollment form.

4. **Start your coverage**

   Begin coverage in the City's Medicare supplemental health plan.



The City's HR Benefits department can help you through the process

Help with your next step

City's HR Benefits Office

617-349-1770

benefits@cambridgema.gov

Human Resources
689 Massachusetts Avenue
Cambridge, MA 02139

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Questions?



Appendix

Reference tables for the pages that follow

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Find your savings: individual coverage

Find your plan and share. Every row saves money. If you pay IRMAA, see pages 22–24.

Your plan today	Your share	Today / month	With Medicare / month	You save / month	You save / year
Network Blue NE	10%	$121.23	$68.95–$77.58	$43.65–$52.28	$524–$627
Network Blue NE	15%	$181.85	$103.43–$116.37	$65.47–$78.42	$786–$941
Blue Choice	10%	$161.87	$68.95–$77.58	$84.29–$92.92	$1,011–$1,115
Blue Choice	15%	$242.81	$103.43–$116.37	$126.43–$139.38	$1,517–$1,673
Advantage Blue 1000	10%	$201.72	$68.95–$77.58	$124.14–$132.77	$1,490–$1,593
Advantage Blue 1000	15%	$302.58	$103.43–$116.37	$186.21–$199.16	$2,235–$2,390
HPHC Standard HMO	10%	$113.44	$68.95–$77.58	$35.86–$44.49	$430–$534
HPHC Standard HMO	15%	$170.16	$103.43–$116.37	$53.79–$66.74	$645–$801

“With Medicare” = your share of a Medicare plan (which includes drug coverage) plus your share of Part B. Ranges run from Tufts Medicare Preferred (lowest cost) to Medicare PPO Blue Freedom (highest), at 2027 plan rates.

Find your savings: family coverage

Your plan today	Your share	Today / month	With Medicare / month	You save / month	You save / year
You and your spouse are both 65+					
Blue Choice	10%	$412.77	$137.90–$155.17	$257.61–$274.87	$3,091–$3,298
Blue Choice	15%	$619.16	$206.85–$232.75	$386.41–$412.31	$4,637–$4,948
Network Blue NE	15%	$465.61	$206.85–$232.75	$232.86–$258.76	$2,794–$3,105
HPHC Standard HMO	10%	$310.78	$137.90–$155.17	$155.61–$172.88	$1,867–$2,075
HPHC Standard HMO	15%	$466.17	$206.85–$232.75	$233.42–$259.32	$2,801–$3,112
You're 65+, your spouse is under 65					
Blue Choice	10%	$412.77	$222.66–$231.30	$181.48–$190.11	$2,178–$2,281
Blue Choice	15%	$619.16	$334.00–$346.95	$272.21–$285.16	$3,267–$3,422
Network Blue NE	15%	$465.61	$242.14–$255.09	$210.52–$223.47	$2,526–$2,682
HPHC Standard HMO	15%	$466.17	$248.37–$261.32	$204.84–$217.79	$2,458–$2,613

A spouse under 65 moves to an active individual plan; that cost is included. Ranges: lowest- to highest-cost Medicare plan.

If you pay IRMAA: three examples

IRMAA is an extra Part B charge for higher incomes. You pay it yourself; the City does not reimburse it. It's based on your tax return from two years earlier. Monthly cost below.

Single, income $109K–$137K

Blue Choice · 15% share

Today

$242.81

With Medicare + IRMAA

$187–$200

Plan $72–$85 + Part B $31 + IRMAA $84

Still save $43–$56 a month

$512–$667 a year

Couple, both 65+, joint income $218K–$274K

Blue Choice · 15% share

Today

$619.16

With Medicare + IRMAA

$374–$400

Plans $144–$170 + Part B $63 + IRMAA $168

Still save $219–$245 a month

$2,626–$2,937 a year

Single, income $109K–$137K

Network Blue NE · 15% share

Today

$181.85

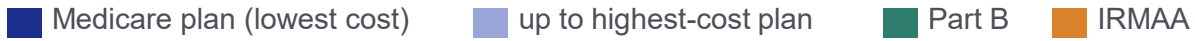
With Medicare + IRMAA

$187–$200

Plan $72–$85 + Part B $31 + IRMAA $84

Pay about $5–$18 more a month

$65–$220 a year



Income brackets are 2026; IRMAA amounts reflect the 2027 Part B premium of $209.50. If your income dropped when you retired, you can ask Social Security to lower IRMAA (form SSA-44). Full tables on the next two pages.

If you pay IRMAA: individual coverage

Your monthly savings with Medicare, by single-filer income (2026 brackets, 2027 Part B premium).

Your plan today	Your share	No IRMAA (up to $109K)	$109K–$137K (+$83.80)	$137K–$171K (+$209.50)
Network Blue NE	10%	Save $44–$52	$32–$40 more	$157–$166 more
Network Blue NE	15%	Save $65–$78	$5–$18 more	$131–$144 more
Blue Choice	10%	Save $84–$93	Save up to $9	$117–$125 more
Blue Choice	15%	Save $126–$139	Save $43–$56	$70–$83 more
Advantage Blue 1000	10%	Save $124–$133	Save $40–$49	$77–$85 more
Advantage Blue 1000	15%	Save $186–$199	Save $102–$115	$10–$23 more
HPHC Standard HMO	10%	Save $36–$44	$39–$48 more	$165–$174 more
HPHC Standard HMO	15%	Save $54–$67	$17–$30 more	$143–$156 more

Ranges run from the lowest- to the highest-cost Medicare plan. Above $171K, IRMAA is larger than the savings in every plan. IRMAA uses income from two years earlier; if your income dropped when you retired, ask Social Security to lower it (form SSA-44).

If you pay IRMAA: family coverage

Your monthly savings with Medicare, by joint income (married filing jointly; 2026 brackets, 2027 Part B premium).

Your plan today	Your share	No IRMAA (up to $218K)	$218K–$274K	$274K–$342K
Both 65+ (each pays IRMAA)			+$167.60	+$419.00
Blue Choice	10%	Save $258–$275	Save $90–$107	$144–$161 more
Blue Choice	15%	Save $386–$412	Save $219–$245	$7–$33 more
Network Blue NE	15%	Save $233–$259	Save $65–$91	$160–$186 more
HPHC Standard HMO	10%	Save $156–$173	$12 more to save $5	$246–$263 more
HPHC Standard HMO	15%	Save $233–$259	Save $66–$92	$160–$186 more
You’re 65+, spouse under 65			+$83.80	+$209.50
Blue Choice	10%	Save $181–$190	Save $98–$106	$19–$28 more
Blue Choice	15%	Save $272–$285	Save $188–$201	Save $63–$76
Network Blue NE	15%	Save $210–$222	Save $126–$139	Save up to $13
HPHC Standard HMO	15%	Save $205–$218	Save $121–$134	$5 more to save $8

Only a spouse on Medicare pays IRMAA. Above $342K joint, every plan costs more. Mixed cells depend on the Medicare plan you pick.