



Retiree**First**



Community College of Baltimore
County (CCBC)
Retiree Presentation
Medicare Basics

April 2026



Agenda

- Who is RetireeFirst?
- Parts of Medicare – A, B, C and D
- Differences between Medicare Products
- Community College of Baltimore County Retiree Enrollment Period
- Medicare Enrollment Periods
 - Initial Enrollment Period
 - Special Enrollment Period
 - General Enrollment Period
- Working Past Age 65
- Medicare Part B Premiums
- Late Enrollment Penalties
- Questions and Answers
- How RetireeFirst can assist

About Us

RetireeFirst was designed to provide healthcare navigation and advocacy for retirees like you. For more than 20 years, we've simplified Medicare and improved the retiree benefits experience, resulting in happier and healthier members.

Your own dedicated team will advocate on your behalf with the insurance carrier, provider offices, pharmacies, and government agencies like the Centers for Medicare and Medicaid Services (CMS) to ensure your satisfaction.

RetireeFirst works as an extension of CCBC to provide retiree healthcare advocacy with award-winning service.



Where are you in your retirement journey?

3-5 years away

1-2 years away

Retiring this year

Already retired

When you think of Medicare,
which word comes to mind first?

So You Think You're Ready To Retire?

Being Medicare Informed: Where To Go?

- Start education 3–5 years early
- Pre-retirement workshops
- Funnel to trusted Medicare resources

Trusted Medicare Resources

- RetireeFirst
- CCBC HR Dept
- County Senior Services (Offices on Aging)
- Division of Aging Resources
- Medicare.gov
- Medicaid.gov
- Healthcare.gov
- Medigap.com
- USA.gov
- SSA.gov
- AARP.org

So You Think You're Ready To Retire?

What Employees Commonly Miss

- Employees feel emotionally ready — but not technically prepared
- Medicare complexity creates avoidable stress
- Employees often leave without clear guidance
- HSA contributions conflict with Medicare Part A
- Creditable coverage misunderstandings
- Spousal coverage coordination
- Late enrollment penalties
- Timing errors around age 65

So You Think You're Ready To Retire?

The 5 Stages of Retirement

- Planning = logistics & dreams
- Honeymoon = excitement
- Disenchantment = boredom / isolation risk
- Reorientation = finding purpose
- Stability = building a new routine

**Retirement isn't just
paperwork — it's a life
transition.**

Which part of Medicare feels
the most confusing right now?

Medicare Components

Original Medicare

Private Plans



PART A

Hospital Insurance/
Inpatient Care
(Must be enrolled)



PART B

Medical Insurance/
Outpatient Care



PART C/ Medicare Advantage Plan (MA)

*Covers Parts A & B
and can offer
additional benefits*



PART D Prescription Drug Plan (PDP)

*Helps pay for
prescription drugs*

**Group
Supplement
to Medicare**
Covers cost
gaps from
Parts A & B

General Medicare Plan Product Comparison

	Original Medicare	Group Supplement/Surround/ Medigap to Medicare	Medicare Advantage
Overall cost savings for plan sponsors and retirees	×	×	✓
Reduced premiums	✓	×	✓
Stars bonus dollars for the plan	×	×	✓
Value-added benefits (Transportation, hearing aid supplement, vision, nurseline support, fitness memberships)	×	×	✓
Clinical & Wellness engagement	✓	×	✓
In-home health assessments	×	×	✓
Out-of-pocket spending limit for medical covered services	×	Only plans K & L	✓
Pre-Certification required for certain procedures	Limited*	Limited	More frequent, clinically based
Medicare ID Cards	1	2	1
Insurance Model	Fee for Service – Quantity Driven	Fee for Service – Quantity Driven	Managed Care – Quality Driven
Funding Model	N/A	Self-funded or Fully Insured	Fully Insured

WISeR Model effective in six states Jan. 1, 2026

Community College of Baltimore County Retiree Enrollment Period

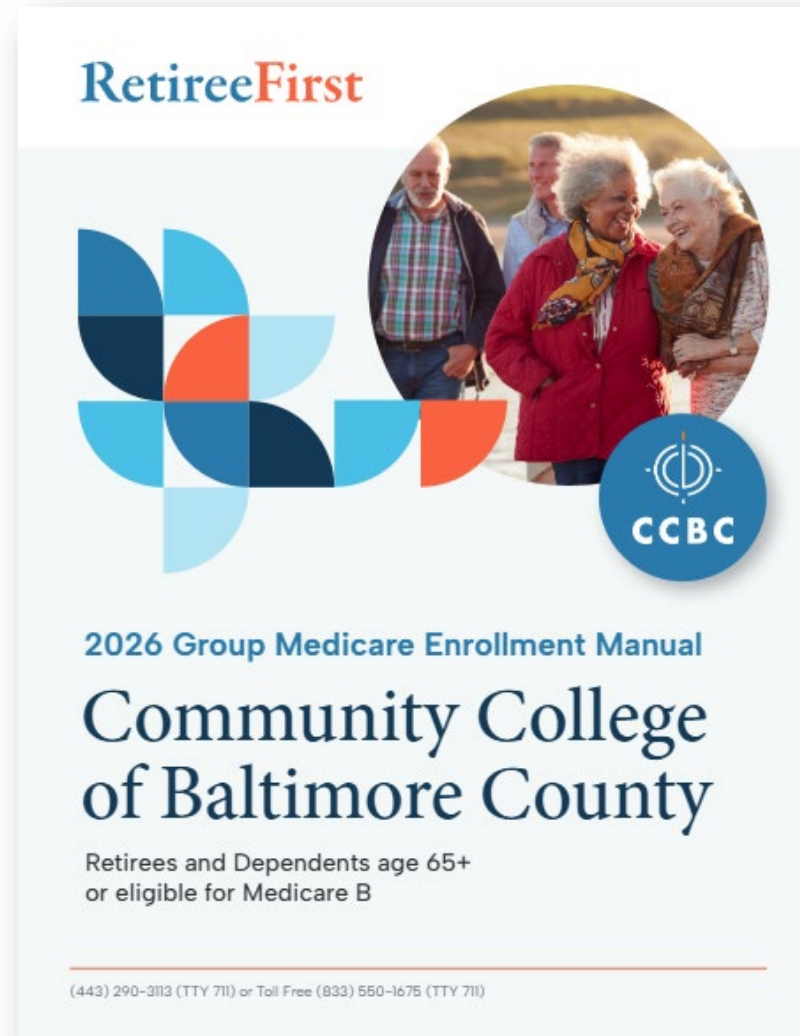
If you are eligible for the **CCBC Retiree Medical Plan** you must begin the Medicare enrollment process at least 3 months before your retirement date. Your Medicare coverage should take effect on the first of the month following your retirement to ensure a smooth transition into the **CCBC Retiree Medical Plan**.

Please note, this presentation focuses on Medicare enrollment and may not directly align with the timeline for enrolling into the **CCBC Retiree Medical Plan**.

Community College of Baltimore County

Annual Open Enrollment Period

- Annual Open Enrollment is held during a two-week period in the fall
- A mailed booklet will be sent outlining plan options for the upcoming calendar year
- Each year you can choose what option best suits your needs
- Available choices include:
 - Medicare Advantage plan
 - Two Medicare Supplement plans
 - Three prescription drug options
 - Kaiser MAPD plan



Total Medicare Costs in Retirement



INCOME BRACKETS AND SURCHARGE AMOUNTS FOR PART B AND PART D Income Related Monthly Adjustment Amounts (IRMAA)			
Single	Married filing jointly	Part B Income-Related Monthly Adjustment Amount	Part D Income-Related Monthly Adjustment Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$91.00

CCBC Specific Costs for Medical & RX

2026 CCBC Retiree Monthly Insurance Rates
Retired and Hired On or After July 1, 2014

DENTAL PLANS				VISION	
	CareFirst Traditional Dental	CareFirst Preferred Dental	CIGNA Dental HMO		NVA
Individual	\$28.24	\$33.49	\$19.79	Individual	\$ 2.99
Parent & Child	\$59.20	\$70.18		Parent & Child	\$ 4.46
Parent & Child(ren)			\$35.66	2 Adults	\$ 5.99
2 Adults	\$59.20	\$70.18	\$39.50	Family	\$ 7.76
Family	\$97.96	\$110.76	\$59.54		

COMBINED MEDICARE MEDICAL & PRESCRIPTION PACKAGES

Length of Employment with CCBC	CCBC Premium Subsidy	KAISER Medicare Advantage With Rx Retiree Monthly Premium
Less Than 10 Years	\$0	\$298.90
10 Years	\$55.78	\$243.12
11 Years	\$62.75	\$236.15
12 Years	\$69.73	\$229.17
13 Years	\$76.70	\$222.20
14 Years	\$83.67	\$215.23
15 Years	\$90.65	\$208.25
16 Years	\$97.62	\$201.28
17 Years	\$104.59	\$194.31
18 Years	\$111.56	\$187.34
19 Years	\$118.54	\$180.36
20 Years	\$125.51	\$173.39
21 Years	\$132.48	\$166.42
22 Years	\$139.46	\$159.44
23 Years	\$146.43	\$152.47
24 Years	\$153.40	\$145.50
25 Years	\$160.37	\$138.53
26 Years	\$167.35	\$131.55
27 Years	\$174.32	\$124.58
28 Years	\$181.29	\$117.61
29 Years	\$188.26	\$110.64
30+ Years	\$195.24	\$103.66

Retired and Hired On or After July 1, 2014

"MIX & MATCH" MEDICARE MEDICAL & PRESCRIPTION OPTIONS								
Length of Employment with CCBC	CCBC Premium Subsidy		CIGNA SURROUND PRIMARY	CIGNA SURROUND BASIC	HEALTHSPRING HIGH RX (Formerly CIGNA)	HEALTHSPRING MID RX (Formerly CIGNA)	HEALTHSPRING LOW RX (Formerly CIGNA)	AETNA MEDICARE ADVANTAGE
	Medical Only	RX Only	Retiree Monthly Premium	Retiree Monthly Premium	Retiree Monthly Premium	Retiree Monthly Premium	Retiree Monthly Premium	Retiree Monthly Premium
Less Than 10 Years	\$0	\$0	\$302.50	\$165.19	\$257.14	\$165.20	\$129.15	\$168.03
10 Years	\$33.60	\$22.18	\$268.90	\$131.59	\$234.96	\$143.02	\$106.97	\$134.43
11 Years	\$37.80	\$24.95	\$264.70	\$127.39	\$232.19	\$140.25	\$104.20	\$130.23
12 Years	\$42.01	\$27.72	\$260.49	\$123.18	\$229.42	\$137.48	\$101.43	\$126.02
13 Years	\$46.21	\$30.49	\$256.29	\$118.98	\$226.65	\$134.71	\$98.66	\$121.82
14 Years	\$50.41	\$33.26	\$252.09	\$114.78	\$223.88	\$131.94	\$95.89	\$117.62
15 Years	\$54.61	\$36.04	\$247.89	\$110.58	\$221.10	\$129.16	\$93.11	\$113.42
16 Years	\$58.81	\$38.81	\$243.69	\$106.38	\$218.33	\$126.39	\$90.34	\$109.22
17 Years	\$63.01	\$41.58	\$239.49	\$102.18	\$215.56	\$123.62	\$87.57	\$105.02
18 Years	\$67.21	\$44.35	\$235.29	\$97.98	\$212.79	\$120.85	\$84.80	\$100.82
19 Years	\$71.41	\$47.13	\$231.09	\$93.78	\$210.01	\$118.07	\$82.02	\$96.62
20 Years	\$75.61	\$49.90	\$226.89	\$89.58	\$207.24	\$115.30	\$79.25	\$92.42
21 Years	\$79.81	\$52.67	\$222.69	\$85.38	\$204.47	\$112.53	\$76.48	\$88.22
22 Years	\$84.02	\$55.44	\$218.48	\$81.17	\$201.70	\$109.76	\$73.71	\$84.01
23 Years	\$88.22	\$58.21	\$214.28	\$76.97	\$198.93	\$106.99	\$70.94	\$79.81
24 Years	\$92.42	\$60.98	\$210.08	\$72.77	\$196.16	\$104.22	\$68.17	\$75.61
25 Years	\$96.62	\$63.75	\$205.88	\$68.57	\$193.39	\$101.45	\$65.40	\$71.41
26 Years	\$100.82	\$66.53	\$201.68	\$64.37	\$190.61	\$98.67	\$62.62	\$67.21
27 Years	\$105.02	\$69.30	\$197.48	\$60.17	\$187.84	\$95.90	\$59.85	\$63.01
28 Years	\$109.22	\$72.07	\$193.28	\$55.97	\$185.07	\$93.13	\$57.08	\$58.81
29 Years	\$113.42	\$74.84	\$189.08	\$51.77	\$182.30	\$90.36	\$54.31	\$54.61
30+ Years	\$117.62	\$77.62	\$184.88	\$47.57	\$179.52	\$87.58	\$51.53	\$50.41

Medicare Enrollment Periods

Medicare provides the below enrollment periods for Medicare-eligible retirees. Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Initial Enrollment Period – Generally Age 65

You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

If applicable, you cannot contribute to a Health Savings Account (HSA) once Medicare Part A or Part B coverage begins. You can still spend the balance of the account. This rule does not apply to Flexible Savings Accounts (FSA) To avoid tax penalties, you should stop contributing to your HSA at least six months before applying for Medicare*

**Disclaimer: HSA rules and tax implications can vary; this is not tax advice. Please consult a tax professional before making changes to your contributions.*

Medicare Enrollment Periods

Medicare provides the below enrollment periods for Medicare-eligible retirees. Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Initial Enrollment Period – Generally Age 65

I want to sign up for both Part A & Part B or only Part A when I turn 65

1. Apply online (at Social Security) – This is the easiest and fastest way to sign up and get any financial help you qualify for.
2. You'll create your secure *my* Social Security account to sign up for Medicare or apply for Social Security benefits online.

Medicare Enrollment Periods

Medicare provides the below enrollment periods for Medicare-eligible retirees. Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Special Enrollment Period

After your Initial Enrollment Period is over, you may have a chance to sign up for Medicare during a Special Enrollment Period if you retire after your 65th birthday.

If you are enrolled in the CCBC medical plan as an active employee, prior to your retirement, you can sign up for Part A and/or Part B of Medicare:

- Anytime you're still covered by the group health plan
- For a qualifying life event
 - During the 8-month period that begins the month after employment ends or the group health plan ends, whichever happens first
 - Medicare generally starts the month after you apply
 - For dependents working with an employer with 20 employees or less, Medicare must be primary

Medicare Enrollment Periods

Medicare provides the below enrollment periods for Medicare-eligible retirees. Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Special Enrollment Period

I want to sign up for Part A and/or Part B, but I missed my chance when I turned 65 because I was still working.

1. While still in the employer group health plan and no more than 3 months prior to your requested Medicare effective date*, apply online to sign up for Part A and/or Part B if you already have Part A.
2. If you already have Part A and don't want to apply for Part B online, you can complete form CMS-40B. In the remarks section state "I want Part B coverage to begin (MM/YY)."
3. You and your employer should complete form CMS-L564.
4. Send the completed forms to your local Social Security office by fax or mail no more than 3 months prior to your retirement date and Medicare effective date.

**Your Medicare effective date should coincide with your retirement date (first of the month date).*

Medicare Enrollment Periods

Medicare provides the below enrollment periods for Medicare-eligible retirees. Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

General Enrollment Period – January 1st to March 31st Each Year

- If you must pay for Part A but didn't sign up for it, and/or didn't sign up for Part B (for which you must pay premiums) during your Initial Enrollment Period, and you don't qualify for a Special Enrollment Period, you can sign up during the General Enrollment Period
- The General Enrollment Period runs from January 1–March 31 each year
- Your Medicare coverage will be effective the first of the month following your application

**You may have to pay a higher Part A and/or Part B premium for late enrollment.*

Medicare Late Enrollment Penalties

Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Part A Late Enrollment Penalty

- If you aren't eligible for premium-free Part A, and you don't buy it when you're first eligible, your monthly premium may go up 10%
- You'll have to pay the higher premium for twice the number of years you could have had Part A but didn't sign up
- For example, if you were eligible for Part A for 2 years but didn't sign up, you'll have to pay a 10% higher premium for 4 years

Part B Late Enrollment Penalty

- If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B
- Your monthly Part B premium may go up 10% for each full 12 months in the period that you could have had Part B, but didn't sign up
- If you're allowed to sign up for Part B during a Special Enrollment Period, you usually don't pay a late enrollment penalty

Medicare Late Enrollment Penalties

Late penalties will apply if retirees do not enroll in Medicare when they are first eligible or during a special enrollment period.

Part D Late Enrollment Penalty

- If you go 63 consecutive days or longer without creditable prescription drug coverage after you're first eligible for Medicare, you may have to pay a Part D late enrollment penalty
- The penalty is 1% of the national base Part D premium for every full month you were without coverage
- The penalty is permanent and applies for as long as you have Part D coverage
- Having creditable coverage such as employer or retiree drug coverage helps you avoid the penalty
- **Important:** Even if you don't take medications today, enrolling in Part D when first eligible can help prevent future penalties and higher costs

If you plan to work past 65,
what is your biggest question?

Working Arrangement	Medicare Part A	Medicare Part B	Key Considerations
Working at Large Employer (20+ employees)	Can enroll premium-free during IEP at 65. Enrollment is optional but recommended.	Can delay without penalty. Employer group plan is primary to Medicare.	8-month SEP after employment or coverage ends. No late enrollment penalty for Part B.
Working at Small Employer (Fewer than 20 employees)	Must enroll during IEP at 65. Medicare becomes your primary coverage.	Must enroll during IEP at 65. Medicare is primary; employer plan pays second.	Late enrollment penalties apply if you delay. No SEP available for small employers.
Self-Employed (No employer group plan)	Enroll during IEP at 65. Premium-free if you have 40+ work credits.	Must enroll during IEP at 65. Individual or Marketplace plans do not qualify for deferral.	No SEP available. Late penalties apply if you miss your IEP window.
Covered by Spouse's Employer (20+ employees)	Can enroll premium-free during IEP. Spouse's employer plan is primary.	Can delay without penalty while spouse is still actively employed.	8-month SEP starts when spouse stops working or you lose coverage.
COBRA or Retiree Coverage (Not active employer coverage)	Must enroll during IEP at 65. COBRA does not count as current employer coverage.	Must enroll during IEP at 65. Cannot defer enrollment based on COBRA or retiree plans.	No SEP protection from COBRA. Late penalties apply if IEP is missed.
Retiring or Stopped Working (After age 65)	Enroll during IEP or SEP. If already past 65, apply up to 3 months before retirement.	Enroll within 8-month SEP after leaving employment or losing group coverage.	Use forms CMS-40B and CMS-L564. Email benefits@ccbcmd.edu for employer verification.

KEY: IEP = Initial Enrollment Period (7 months around your 65th birthday) SEP = Special Enrollment Period (8 months after losing employer coverage)

Medicare Part B Premiums

- 2026 Medicare Part B monthly premium \$202.90
 - Medicare typically publishes the annual Part B premiums in late fall
 - How to pay your monthly Part B premium to Medicare:
 - Automatically deducted from your Social Security benefit
- or**
- If you are not collecting Social Security or do not qualify for a benefit:
 - Create an account and set up a payment method on Medicare.gov
 - Sign up for Medicare Easy Pay
 - Pay directly through your bank's online bill payment service
 - Pay via U.S. Mail by filling out the payment coupon at the bottom of your Medicare premium bill



RetireeFirst

Questions and Answers

Question 1

How do I apply for Medicare?

1. Apply online at Social Security after creating your *my* Social Security account.
2. Call your local Social Security office to arrange a phone appointment.
3. If you are already receiving Social Security payments prior to your 65th birthday, you will automatically be enrolled into A & B

Question 2

How soon can I start to apply for Medicare?

If you are retiring at age 65, you can start to apply for Medicare three months before your birthday month.

Example: My date of birth is May 15, 1961

Answer: You can start to apply for Medicare on February 1, 2026

Question 3

What is this General Enrollment Period?

If you did not sign up for Medicare during your Initial Enrollment Period or during a Special Enrollment Period, you can apply during the General Enrollment Period from January 1 to March 31 every calendar year.

* You may have to pay a higher Part A and/or Part B premium for late enrollment.

Question 4

What happens if I don't pay my Part B premiums?

If you don't pay your Part B premiums, or pay them late, you will get a delinquent bill from Medicare. You must pay the total amount due, or you will lose your Medicare coverage.

Advocates Put Retirees First

- Our 180+ in-house, US-based service professionals are available Monday through Friday from 8 am–5 pm
- All Advocates receive extensive training; many previously worked in healthcare
- Retirees receive a dedicated group phone number and Advocate team
- Advocates provide:
 - **Real-time assistance** to resolve issues end-to-end through outbound calls with a completion call to close the loop
 - **Education on your health plan**, including preventative care and additional health benefits offered through your insurance carrier

180+
IN-HOUSE,
US-BASED SERVICE
PROFESSIONALS

15 sec
AVERAGE SPEED
TO ANSWER

2x
OUTBOUND VS INBOUND
CALLS MADE TO RESOLVE
MEMBER ISSUES

Examples of How Advocates Assist Members

- Enrollment & Eligibility Support
- Copay Assistance Support
- Plan Design Questions
- Preventive & Wellness Education
- Lower-Cost Generic Options
- Prior Authorization/ Pre-Certifications
- House Call Appointment Scheduling
- Provider Network Questions
- Billing Questions
- Formulary Questions

Access Your Resources Online

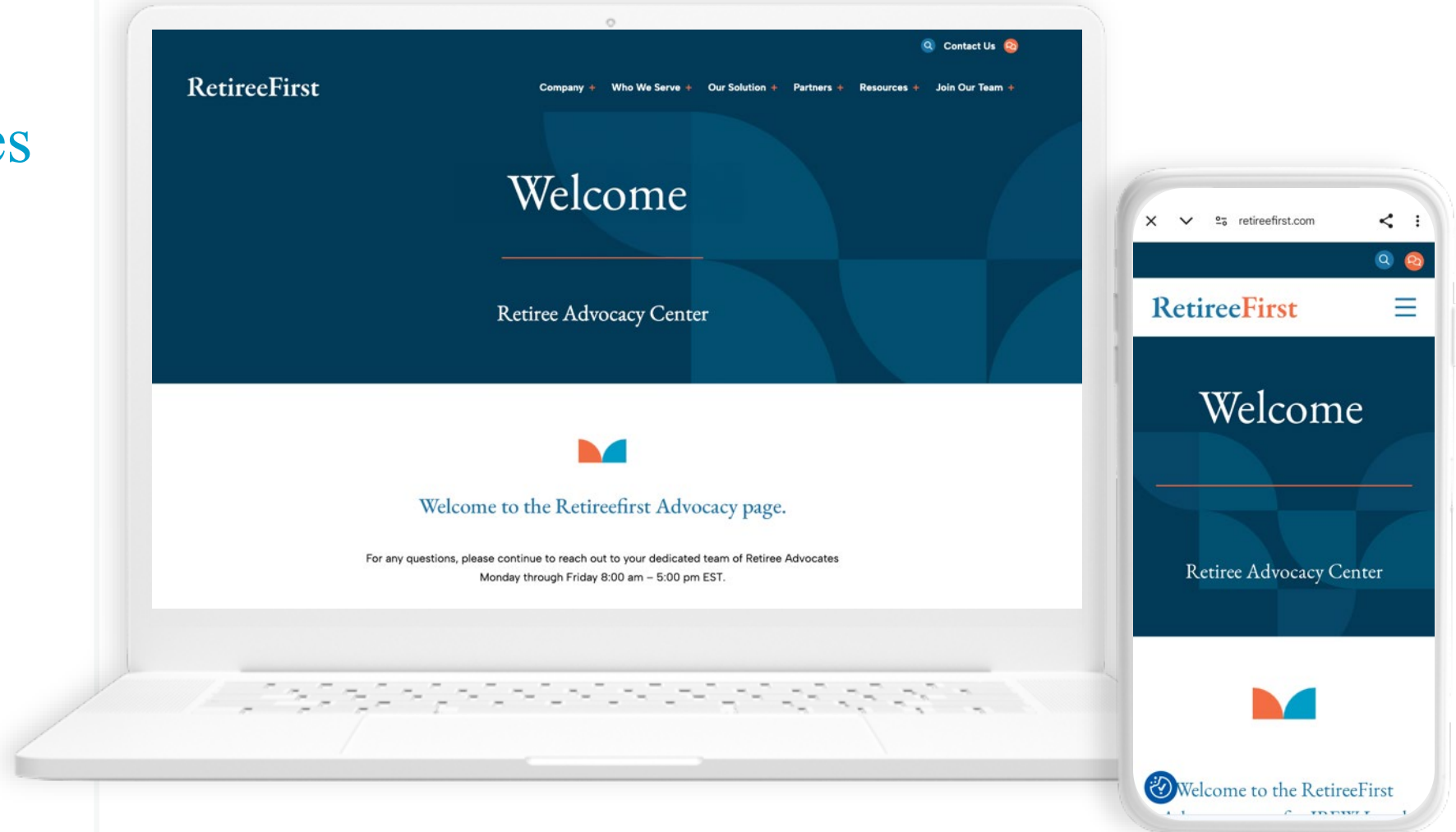
Call Your Advocates

CCBC Dedicated Line:

443-290-3113
(TTY 711)

Toll free 833-550-1675
(TTY 711)

Monday–Friday
8 AM–5 PM EST



Your Dedicate Website:
www.retireefirst.com/ccbc