



BENEFITS THAT FIT

your health
2013 Annual Enrollment



Important Information about the Aetna HSA Plan and Medicare

According to our records, you are age 65 or will be turning age 65 in 2013. Turning age 65 and becoming eligible for Medicare affects your participation in a Health Savings Account (HSA) and may affect your choice of BMC medical coverage for 2013.

In general, you are automatically enrolled in Medicare Part A (hospitalization coverage) at age 65 if you are eligible to receive Social Security retirement benefits. Under federal law, **if you are enrolled in Medicare, you cannot contribute to a Health Savings Account.** (Please see page 3 of [IRS Publication 969](#).) However, if you waive enrollment in Medicare, you can participate in the Aetna HSA Plan and contribute to a Health Savings Account.

What Does This Mean For You?

If you are age 65 or older as of January 1, 2013, and enrolled in Medicare, you can:

- Enroll in the Aetna HSA Plan (medical insurance only). While you can't contribute new money to an HSA or receive BMC HSA contributions, you can continue to use your HSA balance to pay for eligible health care expenses in 2013 and beyond.
- Contribute to a Health Care Flexible Spending Account (FSA), up to \$2,500 per year, to pay for medical plan deductibles, copayments and other eligible health care expenses. However, unlike the Health Savings Account, Flexible Spending Account contributions are subject to use-it-or-lose-it provisions.
- Enroll in the Aetna PPO Plan or Kaiser HMO (CA only).

If you will be turning age 65 during 2013 and you plan to enroll in Medicare, you can:

- Enroll in the Aetna PPO Plan or Kaiser HMO (CA only).
- Enroll in the Aetna HSA Plan *and* contribute to an HSA up until the month you turn 65.
 - You will receive tax benefits for your contributions only for the portion of the calendar year prior to your 65th birthday. BMC will make seed money contributions to your HSA based on your eligibility on the distribution date.
 - Your 65th birthday will be considered a qualified status change (life event). You will have 31 days to change your medical plan, begin contributing to a Health Care Flexible Spending Account, or both.
 - You may be eligible to receive Medicare Part A hospital benefits before you satisfy the Aetna HSA Plan deductible. Please review page 10 of [Medicare and Other Health Benefits: Your Guide to Who Pays First?](#)

If you will be turning age 65 during 2013 and you plan to waive enrollment in Medicare before your birthday, you can enroll in the Aetna HSA Plan and contribute to a Health Savings Account.

Questions?

Please call Your Benefits Resources at 1-877-262-4849 if you need help making your enrollment choices for 2013. To reach a representative, enter your identification and password, and then say "representative." Representatives are available from 8 a.m. to 9 p.m., Eastern time.

While we encourage you to complete your benefits enrollment by the November 16 deadline, you can change your elections by calling Your Benefits Resources between November 19 and December 28, 2012. You will be unable to change your elections through the website.