



Medicare...Who's on First?	
Medicare Sub-Categories	
Part A	Hospital Insurance Coverage
Part B	Medical Insurance Coverage
Part C	Combination of Part A & B administered through private insurance such as Medicare Advantage Plan (Note: May also include Part D coverage)
Part D	Stand-alone Prescription Insurance Coverage

Active employees: Eligible for Medicare upon turning 65, need not enroll in Medicare Part B until retirement. Contact Social Security to inform them of active employment and benefits-eligibility with Prince George's County Public Schools (PGCPS). You will be enrolled in Medicare Part A (at no additional cost); Part B will be deferred until retirement. CareFirst remains responsible for providing primary insurance coverage. Note: Special rules may apply for dependents diagnosed with End Stage Renal Disease (ESRD).

Retirees, spouses, and surviving spouse: Once in retirement, upon reaching the age of 65, it is the responsibility of the retiree, spouse, and/or surviving spouse to enroll in both Medicare Parts A & B. Medicare will provide primary coverage, and the CareFirst medical plan will provide secondary coverage.

Retirees and dependents eligible for Medicare disability (prior to their 65th birthday): Should enroll in both Medicare Parts A & B and immediately inform Benefits Services. The retiree and/or the dependent will remain enrolled in the CareFirst medical plan. Medicare will provide primary coverage and the CareFirst medical plan will provide secondary coverage. If the retiree and/or dependent is approved for Part A only, then Medicare is primary for Part A claims and the CareFirst medical plan is primary for Part B claims.

Part D (Prescription Coverage): **You may not be enrolled in a Medicare Part D plan or a Medicare Part C plan and also enrolled in PGCPS' sponsored Prescription Drug Plan at the same time.** Note: PGCPS' Prescription Drug Plan coverage is, on average, at least as good as standard Part D prescription drug coverage.

Status	Medicare	CareFirst
Actively Working <ul style="list-style-type: none"> • Employed Under / Over 65 • Spouse Under / Over 65 	N/A N/A	Primary Primary
Retired from PGCPS <ul style="list-style-type: none"> • Retiree Under 65 • Retiree Over 65 • Spouse Under 65 • Spouse Over 65 • Retiree or spouse approved for Disability under 65, enrolled in Medicare Part A and not enrolled in Part B. 	N/A Primary N/A Primary Primary for Part A	Primary Secondary Primary Secondary Secondary for Part A; Primary for Part B
Retired from PGCPS and Working for PGCPS in a Benefits-Eligible Position (Regular Full-Time or Regular Part-Time)	N/A	Primary
Rehired PGCPS Retiree Over 65 Working as a Temp or Sub	Primary	Secondary