

Still Working at 65?

Your "Ask HR" Checklist for a Zero-Penalty Medicare Game Plan

MyalexHealth™

(Print or save to Notes before your meeting—then fill in the blanks)

Question to Ask HR	Why It Matters	My Notes
☐ **How many employees are on our health plan (average last 12 months)?**	20+ = employer pays first, so I can safely delay Parts B & D. <20 = Medicare pays first—delay = penalties.	
☐ **Is our medical plan officially "creditable" for Medicare Part B?** *(Ask for it in writing.)*	Needed to prove I had legit coverage if Medicare ever asks.	
☐ **Is our prescription plan "creditable" for Part D?**	Keeps me clear of the 1%-per-month drug penalty.	
☐ **Will the company give me a CMS-L564 form when I retire?**	Medicare needs this as proof of employer coverage during my 8-month SEP.	
☐ **Who signs my Part B application's Employer Section (CMS-L564) when I finally retire?**	No signature, no penalty-free enrollment. Get a name + email now.	Contact:
☐ **If I enroll in Medicare Part A now, can I stay on the HDHP and keep contributing to my HSA?**	Part A back-dates up to 6 months—any HSA deposits after that incur IRS penalties.	Last HSA payroll date:
☐ **Does our plan automatically drop to secondary once I turn 65?**	Some small or "retiree-style" plans expect Medicare to pay first even if I'm still active.	
☐ **What happens to my spouse / dependents if I leave the plan?**	COBRA length & cost, spouse's plan, ACA Marketplace—know the fallback.	Last HSA payroll date:
☐ **Are there retiree or bridge plans—and do they require Medicare enrollment?**	Retiree coverage often covers only what Medicare doesn't.	
☐ **If I switch to part-time, do our eligibility rules change?**	Hours cut can terminate "active" status → creditable coverage gone.	

Quick Extras to Bring Up

- **Premium share after 65** – will my payroll deduction jump?
- **Annual drug formularies** – any upcoming changes that could spike costs before I retire?
- **Foreign travel coverage** – useful if I globe-trot before full retirement.

Timeline Scratch Pad

Age / Date	Action	Done
64½	Stop HSA deposits if I'll enroll in 6 months	☐
65th birthday month	Verify "creditable" status again during OE	☐
_____ (retirement target)	File Parts B & D within 8-month / 2-month SEP	☐
_____	Request CMS-L564 proof + COBRA packet	☐

Bring this sheet to HR, leave with signatures, and stick the dates in your phone. Future-you—and your wallet—will be glad you asked now instead of paying more later.

Need the bigger picture?

Dive into the full playbook, **“Still Working at 65—Do You Need Medicare Yet?”** for head-count rules, HSA timing, and penalty-proof timelines—all in one quick guide.

Unlock the Guide >

If any answer feels fuzzy, visit MyALEXHealth™ and ALEX® will walk you through every “what-if,” show the math, and keep those lifetime penalties off your retirement checklist.



We work with multiple Medicare plan carriers including:

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Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period or are in your Medicare Initial Enrollment Period.

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