Social Security

We are including some general information regarding your Social Security benefits. For more detailed information regarding your Social Security benefits, please contact the Social Security Administration’s (SSA) toll-free number at 1-800-772-1213. You may also visit the SSA’s Web site at www.ssa.gov, or contact your local SSA office.

Choosing Your Retirement Date for Social Security Benefits

- Full retirement benefits are available at age 65 or later, depending on the year you were born as shown in the table below.

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or earlier</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 and 4 months</td>
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<tr>
<td>1940</td>
<td>65 and 6 months</td>
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<tr>
<td>1941</td>
<td>65 and 8 months</td>
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<tr>
<td>1942</td>
<td>65 and 10 months</td>
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<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
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<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 or later</td>
<td>67</td>
</tr>
</tbody>
</table>

Retirement tip: Plan ahead! If you are considering applying for your Social Security retirement benefits, knowing when to apply and when your first check will arrive will make your life and your budget less stressful. Here is what you need to know about applying for your Social Security retirement benefits:

If you are going to start receiving your Social Security benefits, the earliest you can start receiving a check is age 62. If you are planning on applying at age 62, the earliest you can apply for benefits is three months prior to your 62nd birthday. No matter what age after 62, three months is the typical processing time for Social Security to process your request and start your payments.

- You may begin receiving Social Security benefits as early as age 62. If you start receiving Social Security benefits before your full retirement age, your benefit will be lower than if you wait until full retirement age. However, you will collect benefits for a longer period of time.

- You can receive an estimate of your retirement benefits by calling the SSA’s toll-free number at 1-800-772-1213 or via the Web site at www.ssa.gov.

- If you plan to start your retirement benefits after age 62, it is recommended that you contact the SSA in advance to determine which month is best to begin your benefits. In some cases, your choice of retirement month could mean additional benefits for you and your family. Please contact the SSA for more details.
How to Sign Up For Social Security

To apply for benefits or to schedule an appointment with a Social Security claims representative, call the SSA’s toll-free number at 1-800-772-1213. You should have the following information available when you call:

- Your Social Security card (or a record of your number);
- Your birth certificate;
- Your W-2 forms from last year;
- Proof of U.S. Citizenship or lawful alien status if you were not born in the United States; and
- The name of your bank and your account number so your benefits can be directly deposited into your account.

You will need to submit original documents or copies certified by the issuing office. The SSA will make photocopies and return your original documents.

Do not delay applying for your benefits because you do not have all of the necessary information. If you do not have a required document, the SSA can help you get it.

Medicare

Medicare is the country’s health insurance program for people who are 65 or older, under age 65 with certain disabilities and any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). Medicare provides basic protection against the cost of health care. It does not cover all of your medical expenses and it does not cover the cost of most long-term care.

Key Things to Know about Medicare:

- You will need to enroll in Medicare Part A and Part B in order to be eligible for the Retiree group Medicare coverage that Anthem offers to its Medicare-eligible retirees. If you are not Medicare eligible when you retire, you will need to enroll in Medicare Part A and Part B when you turn age 65. If you are over age 65 when you retire, you will need to enroll in Medicare Part A and Part B on the effective date of your retirement coverage, please refer to www.medicare.gov for the Special Enrollment Period guidelines.

- The Retiree group Medicare coverage includes prescription drug coverage that is at least as good as Medicare Part D. This means that you do not need to enroll in Part D if you are enrolling in the Medicare Advantage coverage offered by Anthem.

- Please note: If you enroll in Anthem’s Medicare Advantage Coverage, you must continue to pay your Part B premium.
The Different Parts of Medicare

You can get the most from your Medicare benefits by learning what Medicare covers. Medicare has the following parts:

Medicare Part A (Hospital Insurance) helps cover your inpatient care in hospitals.

Medicare Part B (Medical Insurance) helps cover medically necessary services like doctors’ services and outpatient care.

Medicare Part D (Medicare Prescription Drug Coverage) helps cover prescription drugs. This coverage may help lower your prescription drug costs.

Medicare Part A: Hospital Insurance - This insurance helps pay for the cost of the following:
- Inpatient care in hospitals
- Inpatient stays in a skilled nursing facility (not custodial or long-term care)
- Hospice care services
- Home health care services
- Inpatient care in a religious non-medical health care institution (coverage is related to non-medical, non-religious parts of care)

Medicare Part B: Medical Insurance - This insurance helps pay for the cost of the following:
- Doctors’ services
- Outpatient care
- Home health visits
- Diagnostic X-ray, laboratory and other tests
- Necessary ambulance services
- Other medical services and supplies

Medicare Part A and Part B do not cover all of your medical expenses. Some of the costs that Medicare Part A and Part B do not cover include the following:
- Cosmetic surgery
- Custodial care
- Dental care and dentures
- Routine foot care
- Most immunization shots (except Part B does help pay for flu shots)
- Most prescription drugs
- Travel outside of the United States (with limited exceptions)

Eligibility for Part A

Most people age 65 or older are eligible for Part A based on their employment or their spouse’s employment.

You are eligible for Part A at age 65 if you meet one of the following criteria:
- You receive Social Security benefits or railroad retirement benefits.
- You are eligible for Social Security or railroad retirement benefits but you have not filed to commence the benefits.
- You worked for at least 10 years in Medicare-covered employment.
- You or your spouse had Medicare-covered government employment.

You are eligible for Part A if you are under age 65 if you meet one of the following criteria:
- You have received Social Security or Railroad Retirement Board disability benefits for 24 months.
- You have End-Stage Renal Disease and meet certain other requirements.
Cost of Part A

Most people do not have to pay for Part A. If you meet any of the eligibility criteria on the previous page, you do not have to pay for Medicare Part A coverage.

Eligibility for Part B

Almost anyone who is age 65 or older (or anyone who is under age 65 but eligible for Part A) can sign up for Part B.

Part B is an optional program. If you already have other group health insurance when you first become eligible for Medicare, you may delay your enrollment in Part B until a later point in time when you lose the other group health insurance coverage.

Cost of Part B

There is a premium that you must pay for Part B coverage. Please refer to the www.Medicare.gov for the current premiums. Your monthly premium will be higher if you are single (file an individual tax return) and your yearly income is more than $82,000, or if you are married (file a joint return) and your yearly income is more than $164,000.

The premium for Part B will be deducted from your Social Security or, if applicable, any Railroad Retirement or Civil Service Retirement check you receive. If you are not receiving any of these retirement benefits, Medicare will send a bill every three months, or you can have the premium deducted directly from your checking or savings account.

Enrolling In Medicare

If you are receiving Social Security retirement or disability benefits when you turn age 65, you will automatically be enrolled in Medicare Part A. The Social Security Administration will contact you a few months prior to your eligibility date to provide you with the appropriate information.

If you are not receiving Social Security benefits, you should contact the Social Security Administration at 1-800-772-1213 approximately three months before you turn age 65 to sign up for Medicare. There are many rules associated with Medicare enrollment including enrollment periods for Part B and penalties for late enrollment. Please contact the Social Security Administration for more details. You may also visit Medicare’s Web site at www.medicare.gov for additional details.

Medicare Part D

This is the prescription drug coverage that is offered through Medicare. There is a premium you must pay for Part D coverage, which is generally available through private insurers such as Anthem or AARP. The Retiree group medicare coverage offered to Anthem retirees includes prescription drug coverage that is at least as good as Medicare Part D. You do not need to enroll in Part D if you are enrolling in the Retiree group medicare coverage. This means you can enroll in Part D at a later time with no penalty as long as you continue coverage in the Anthem plan or another creditable group prescription plan.

If you wish to have more information regarding Medicare Part D, please contact Medicare online at www.medicare.gov.

Medicare tip: If you enroll in Anthem Retiree group medicare coverage, you must enroll in and pay your Part B premiums.