

## Coordination of Benefits between Medicare and your A&M System Health Plan

Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, **coverage is dictated by the status of the A&M health plan policy holder**. Typically, if the policy holder is working, regardless of their age, the A&M System health plan will be primary to Medicare.

If both you and your spouse worked (or work) for the Texas A&M University System, your and your spouse's primary coverage is determined by the status of the policyholder of the A&M System coverage. For example, if you are the policyholder and you're retired, if you are both *eligible* for Medicare, Medicare will be primary for both you and your spouse, even if your spouse is working, because the policyholder is retired.

If you are:	and the Policy Holder is a(n):	and <u>your</u> Age is:	Which plan pays first for you?
<b>The Employee, or the Spouse of an Employee</b>	Active Employee	Any age	The A&M System plan
	Working Retiree	Under age 65	The A&M System plan
	Working Retiree	Age 65 or older	The A&M System plan pays first during the months the policyholder works. During the months the policyholder does not work, Medicare pays first.
	Retiree	Under age 65	The A&M System plan
	Retiree	Age 65 or older	Medicare
<b>The Disabled Employee</b>	Retiree	Under age 65	The A&M System plan
	Retiree	Under age 65 <b>and</b> have received Social Security Income for 2 years	Medicare
	Retiree	Age 65 or older	Medicare
See the FAQ section for coordination of benefits information concerning End Stage Renal Disease (ESRD).			
<b>The Disabled Spouse</b>	Active Employee	Any age	The A&M System plan
	Working Retiree	Under age 65	The A&M System plan
	Working Retiree	Age 65 or older	The A&M System plan pays first during the months the policyholder works. During the months the policyholder does not work, Medicare pays first.
	Retiree	Under age 65	The A&M System plan
	Retiree	Age 65 or older	Medicare
	Retiree	Under age 65 <b>and</b> have received Social Security Income for 2 years	Medicare
See the FAQ section for coordination of benefits information concerning End Stage Renal Disease (ESRD).			