



The Office of Personnel Management (OPM) approved the Mail Handlers Benefit Plan (MHBP) to offer a voluntary Medicare Part B Pilot program effective January 1, 2011. This program is offered to assist Standard Option members enrolled in Medicare Part A to enroll also for Medicare Part B coverage. In addition, Standard Option members who currently have Medicare Parts A and B as primary coverage may also enroll in the Medicare Part B Pilot Program.

Under this new program, MHBP will reimburse qualifying Medicare eligible enrollees no more than the regular 2012 Medicare Part B premium set by the Centers for Medicare and Medicaid Services (currently \$115.40 for 2011) each month towards the cost of the Medicare Part B premium—making it more affordable.

How the voluntary Medicare Part B Pilot program works:

1. To sign up for the Medicare Part B Pilot program, during the Federal Employees Health Benefits Program (FEHBP) Open Season, which begins November 14, 2011 and ends December 12, 2011, complete our Medicare Part B Pilot program enrollment form and return it to the address indicated on the form. The enrollment form must be received or postmarked by December 12. You directly enroll with us to participate in this program. If you are not currently enrolled in the MHBP Standard Option, you will need to enroll during the FEHBP Open Season, or when you have a qualifying life event, using the method(s) employed by your agency or retirement system.

Please note: If you are not an MHBP Standard Option enrollee, or if you are enrolled with MHBP Standard Option and currently have Medicare, you are only eligible to enroll in the voluntary Medicare Part B Pilot program during the FEHBP Open Season. If you will turn 65 or qualify for Medicare outside of Open Season, you will be eligible to enroll in the MHBP Standard Option and/or the Medicare Part B Pilot program at that time.

2. Next, if you will enroll in the Part B Pilot during the FEHBP Open Season and you do not have Medicare Part B coverage, you will need to enroll for Medicare Part B coverage during the upcoming Medicare General Enrollment Period (GEP). The GEP takes place from January 1 through March 31 each year. Your Part B coverage would become effective July 1, 2012. If you enroll in the Part B Pilot at the same time you qualify for Medicare, then your Part B Pilot coverage would become effective when your Medicare becomes effective. If you are already enrolled in Standard Option with Medicare Parts A and B as your primary coverage and you sign up for the Part B Pilot program during the FEHBP Open Season, your Part B Pilot program benefits are effective January 1, 2012.
3. Finally, to obtain reimbursement, you must send us proof (e.g., Notice of Medicare Premium Payment Due, or Notice of Annuity Adjustment) of your premium payment each month with our Request for Reimbursement form. A sum of not more than the regular 2012 Medicare Part B premium is reimbursed.

How your MHBP Standard Option benefits coordinate with Medicare under the Medicare Part B Pilot:

1. Once your Medicare Part B coverage starts, Medicare will process and pay your eligible claims first and we will pay the remaining balance in accordance with your Standard Option benefits.
2. When you have Medicare Part A and Part B and you are enrolled in the MHBP Part B Pilot, you are responsible for paying Medicare's deductibles and the applicable Standard Option deductible, copayments and coinsurance. We do not waive the Plan's deductible, coinsurance or copays when we coordinate your outpatient benefits.

In order to participate in this pilot program, Medicare must be the primary coverage for health benefits. If Medicare ceases to be your primary coverage, you will no longer be eligible to participate in the program. To learn more about our voluntary Medicare Part B Pilot, please call us at **1-800-410-7778**. We are available 24 hours a day, seven days a week for your convenience. Refer also to the 2012 MHBP official Plan brochure (RI 71-007).