

Medicare and Your Future Retiree Benefits: When You Retire, Medicare Becomes an Important Part of Your Retiree Medical Plan

Will you or your spouse (or covered dependent) be eligible for Medicare at the time of your retirement? If so, and you plan to enroll in Montgomery County Public Schools (MCPS) retiree medical and prescription coverage, you and/or your covered dependent must be enrolled in Medicare Parts A and B effective on your retirement date.

An exception applies to certain 10-month employees retiring on July 1, 2026. For these employees, MCPS retiree benefits will not begin until October 1, 2026. For more details, refer to “Employee Benefits to Continue Through September 30, 2026, for 10-month Employees Retiring July 1, August 1, or September 1, 2026” in this issue of *The Bulletin*.

As a current MCPS employee, you and/or your covered dependents may have delayed enrolling in Medicare because you were covered under an active employee medical plan. However, once you retire, enrollment in Medicare Parts A and B is required as soon as you are eligible in order to maintain MCPS retiree medical coverage.

After retirement, Medicare will become your primary medical coverage, and your MCPS retiree medical plan will serve as your secondary coverage.

The Employee and Retiree Service Center (ERSC) must receive a copy of your Medicare card showing enrollment in Parts A and B at least 30 days before your retirement date. For that reason, if you or your covered dependent are Medicare-eligible, you must contact the Social Security Administration three months prior to your retirement to enroll in Medicare Parts A and B.

For additional information about Medicare enrollment and your MCPS retiree health benefits, please refer to the [Retiree Benefit Summary](#).