

Q: Do I lose my HSA eligibility at age 65?

A. No. Turning 65 does not, in and of itself, disqualify you from remaining HSA-eligible. You can open and contribute to an HSA as long as you meet the following eligibility requirements:

- You're covered on an HSA-qualified medical plan.
- You're not someone's tax dependent.
- You don't have any conflicting coverage (including enrollment in Medicare).

Q. Am I automatically enrolled in Medicare Part A at age 65?

A. Typically, no. You're enrolled in Part A automatically only if you are 65 or older and receiving Social Security or Railroad Retirement benefits. You're enrolled in Part A and Part B automatically if you're collecting Social Security disability benefits or are diagnosed with ALS or Lou Gehrig's disease. Otherwise, you must sign up to receive coverage through Medicare.

Q. If I postpone signing up for Medicare now, can I enroll later?

A. Yes, if you retire after age 65 and you have been covered by T-Mobile or your spouse's medical plan while employed, you have a special enrollment window in which to enroll in Medicare without any penalties. There is also an annual enrollment period, but if you are beyond the special enrollment period there may be a penalty and higher monthly premiums for your Medicare coverage.

Q. If I enroll in Medicare, does that impact my HSA eligibility?

A. Yes. You can't make contributions to your HSA for any months after you enroll in any part of Medicare, even if you're also covered on an HSA qualifying plan. If you are enrolled in Medicare and continue to receive and/or contribute funds to your HSA, you may face IRS penalties.

If you choose to defer Medicare enrollment, please be aware your Medicare coverage effective date will be retroactive up to six months before signing up, but not beyond your initial month of eligibility (that is, your 65th birthday). Please consult with your financial advisor.

Example: If your 65th birthday is May 6 and you enroll in Medicare immediately, your effective date of Medicare coverage is May 1. You can make contributions for the months of January, February, March and April at any point up to the date that you file your personal income tax returns for that year, even though you may not be HSA-eligible at the time that you make your retroactive contribution for those months.

Q. If my spouse and I are enrolled in T-Mobile's HSA plan and I enroll in Medicare, can he/she continue my HSA?

A. No. Since HSA accounts are tied to the subscriber, they would not be able to continue the T-Mobile HSA. If you (the employee) are no longer HSA-eligible, your spouse would not be able to contribute to your T-Mobile HSA or receive contributions from you without incurring penalties from the IRS. Please consult with your financial advisor as your spouse may be eligible to open their own HSA account with their preferred financial institution.

Q. I'm no longer HSA-eligible. Can I make income tax-free distributions for qualified medical expenses?

A. Yes. HSA eligibility relates to your ability to make contributions. Once you open an HSA, you can make income tax-free distributions for qualified medical expenses for the rest of your life, as long as you still have a balance in your account.

Q. Which expenses can I reimburse from my HSA once I'm enrolled in Medicare?

A. You can reimburse all qualified medical out-of-pocket expenses, income tax-free. The current list of IRS qualified expenses is available [here](#).

Q. Where do I go to find out more about Medicare eligibility and HSA?

A. Please check out the following resources:

- Alight Health Pros: TMUSHealthPro@alight.com
- Medicare: <http://www.medicare.gov/>
- Social Security Administration: www.ssa.gov
- Centers for Medicare & Medicaid: www.cms.gov
- AARP: www.aarp.org