

You or Your Spouse or Domestic Partner Become Eligible for Medicare While Still Employed

If you continue to work for T-Mobile after you become age 65 (and/or if your covered spouse/qualified domestic partner (DP) becomes age 65 while you are still working at T-Mobile), medical/prescription drug coverage will continue for you and/or your spouse/DP.

However, you and/or your spouse/DP (if age 65 or older) may choose to be covered under:

- a T-Mobile medical option only;
- a T-Mobile medical option and Medicare; or
- Medicare only.

If you or your spouse/DP wish to be enrolled in Medicare only, you must notify the Benefits Center at 855-866-2367 within 31 calendar days within you/your spouse/DP gain eligibility for Medicare to waive your medical plan coverage. Premium deductions will stop as of the effective date of the medical plan change.

For additional details on Medicare, please refer to The Medicare & You Handbook found at www.medicare.gov.

Medicare and Domestic Partner Coverage

In order to avoid potential late enrollment penalties, T-Mobile recommends that your domestic partner enrolls in Medicare during their Medicare Initial Enrollment Period.

Coordination of Benefits with Medicare

As an employee actively working at T-Mobile, if you and/or your spouse/DP choose to remain enrolled in your T-Mobile medical plan option, T-Mobile's medical plan coverage will continue to remain primary for health insurance expenses, even if enrolled in Medicare A and or Medicare Part B (except for Medicare enrollment due to End Stage Renal Disease in which Medicare becomes primary under separate Coordination of Benefits provisions). Most members do not pay a premium for Medicare Part A. Members do pay a premium for Medicare Part B. Often, Medicare Part B will not pay any additional expenses towards your claims, since the T-Mobile plans contain the same type of plan design as Medicare, and Medicare Part B is not a Supplemental Plan.

If you choose to defer enrollment in Medicare Part B until you are no longer covered with T-Mobile, typically any penalties for delaying enrollment in Medicare Part B, may be waived as long as you provide proof to Medicare that you were continuously covered under T-Mobile's medical plan as an actively working employee, up until the time you enroll in Medicare Part B at a later date (Medicare provides a coverage form for you to provide to T-Mobile to verify continuous coverage). T-Mobile recommends you contact Centers for Medicare/Medicaid (CMS) to confirm the Medicare enrollment requirements and provisions at 800-633-4227 or visit www.medicare.gov. Please note that domestic partners are generally not able to delay Medicare Part B enrollment without incurring late enrollment penalties

Medicare and the Health Savings Account

Important: If you are currently enrolled in the Health Savings Account (paired with the T-Mobile HSA Plan), enrollment in Medicare (Part A and/or B), causes you to be ineligible to contribute to the Health Savings Account and to receive T-Mobile contribution to your Health Savings Account. If you intend to continue to contribute to the Health Savings Account and to receive T-Mobile contribution to your Health Savings Account, you should contact Social Security and advise that you want to defer your options to enroll in Medicare Part A and Part B at this time. T-Mobile recommends that you consider your enrollment options carefully and discuss the impacts of enrollment in Medicare with your tax professional, for more information.