LIFE CHANGES REQUIRE HEALTH CHOICES
KNOW YOUR BENEFIT OPTIONS
Life Changes Require Health Choices...
Know Your Benefit Options

If you know your benefit options, you can better protect yourself and your dependents. With some basic information, you can take common-sense steps to make sure you have the level of health care coverage you need at every stage of your life.

Marriage

**What You Need to Know:** When you get married, you can change your health coverage. You can add yourself, your new spouse and children to your employer’s plan, enroll in your spouse’s employer’s plan, or find coverage through the Health Insurance Marketplace (Marketplace). Get the details on all of your special enrollment options and be sure you understand how the different plans work. You’ll want to know the benefits covered, the amounts of any deductibles or copays you will be required to pay, what you will pay for premiums, and whether you can continue with the same doctors.
What You Need to Do: To qualify for special enrollment into an employer’s plan under the Health Insurance Portability and Accountability Act (HIPAA), you must request enrollment for yourself, a new spouse, and children in your employer’s plan or your spouse’s employer’s plan within 30 days of your marriage. If you choose to enroll in coverage through the Marketplace, you must select a plan for yourself and your family within 60 days of getting married.

Review the information on all options and compare before you decide which health coverage is best for you.

Pregnancy, Childbirth, and Adoption

What You Need to Know: Under the Patient Protection and Affordable Care Act (ACA), many employer plans and all plans purchased through the Marketplace must include benefits for pregnancy, childbirth, and newborn care. Most plans also cover well-baby and well-child care with no copayment, coinsurance or deductible as long as you use a network provider.

Birth and adoption (including placement for adoption) may trigger a special enrollment period during which you, your spouse, and new dependents can enroll in your employer’s plan or in a Marketplace plan. Under the Newborns’ and Mothers’ Health Protection Act (Newborns’ Act), plans that provide maternity or newborn benefits generally must provide coverage for mothers and newborns to stay in the hospital at least 48 hours following a vaginal delivery or 96 hours following a cesarean section, unless the doctor or other attending provider, in consultation with the mother, discharges earlier. If your state has a law that provides similar protections and your plan offers coverage through an insurance policy or HMO, then you may be protected under state law rather than under the Newborns’ Act. Your plan must
provide you with a notice regarding your rights to a hospital stay following childbirth. If your plan is insured, the notice must describe your protections under state law.

**What You Need to Do:** Review your plan’s Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) to find out what your plan covers for maternity and newborn benefits as well as for well-baby and well-child visits. To learn more about your state law’s requirements for hospital stays after childbirth, visit the National Association of Insurance Commissioners’ Website at [naic.org](http://naic.org) and go to “States & Jurisdiction Map” to find your state insurance commissioner’s office.

To request special enrollment in an employer plan, you must notify your plan within 30 days of your child’s birth, adoption, or placement for adoption. The child’s coverage will be effective on the date of the birth, adoption, or placement for adoption. Your plan may require that the notice be in writing.

If you choose to enroll your child in Marketplace coverage, you must do so within 60 days of the birth, adoption, or placement for adoption.

**When Your Child is No Longer a Dependent**

**What You Need to Know:** If your employer’s plan offers coverage for dependent children, your child can stay on your plan until age 26. Once your child “ages out” the child may be eligible for coverage under his or her own employer’s plan, for special enrollment in Marketplace coverage or may be eligible to purchase temporary extended health coverage for up to 36 months under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Generally, COBRA covers group health plans maintained by employers with 20 or more employees.
**What You Need to Do:** To special enroll in Marketplace coverage, your child must enroll within 60 days of aging out of your plan. To elect COBRA coverage, you must notify your employer in writing within 60 days of your covered child reaching age 26. In turn, your plan should notify your child of the right to extend health care benefits under COBRA. Your child will have 60 days from the date the notice was sent to elect COBRA coverage.

**Death, Legal Separation, and Divorce**

**What You Need to Know:** When an employee covered under an employer-sponsored health plan dies, legally separates, or divorces, the covered spouse and dependent children need to consider their options for health coverage. If the spouse has an employer health plan available at work, the spouse and any dependents may be eligible to special enroll in that plan. Or, they may be able to special enroll in health coverage through the Marketplace.

The spouse and any dependent children also may be eligible to continue their existing health coverage for up to 36 months. The plan should notify them of their right to purchase extended health care coverage under COBRA. Most plans require eligible individuals to make their COBRA election of coverage within 60 days of the plan’s notice.

**What You Need to Do:** To special enroll in health coverage, the spouse and dependent children must request special enrollment in the spouse’s employer’s plan within 30 days of the loss of coverage or select a plan in the Marketplace within 60 days before or 60 days after the loss of coverage.

For COBRA coverage, the employer must notify the plan within 30 days if the employee who is covered by the health care plan dies. If there is a
divorce or legal separation, the covered employee, spouse, or dependent children must notify the plan in writing within 60 days. In case of death of the covered employee, divorce, or legal separation, the plan should notify the eligible spouse and dependent children who would lose coverage under the plan of their right to purchase temporary extended health care coverage. Most plans require eligible individuals to make their COBRA election within 60 days of the plan’s notice.

For More Information:

The Department of Labor’s Employee Benefits Security Administration (EBSA) administers several important health benefit laws governing your employer-provided health plan - how it works, how you qualify for benefits, your basic rights to information, and how to make claims for benefits. In addition, there are specific laws protecting your right to health benefits when you lose coverage or change jobs. EBSA also oversees health care laws covering special medical conditions.

Visit the Employee Benefits Security Administration’s Website at dol.gov/ebsa to view the following publications. To order copies or to request assistance from a benefits advisor, contact EBSA electronically at askEBSA.dol.gov or call toll free 1-866-444-3272.

• An Employee’s Guide to Health Benefits Under COBRA
• Retirement and Health Care Coverage...Questions and Answers for Dislocated Workers
• Your Health Plan and You – Know Your Health Coverage Protections
• Top 10 Ways to Make Your Health Benefits Work for You
• Work Changes Require Health Choices...Protect Your Rights

You also may visit the U.S. Department of Health and Human Services Website at Healthcare.gov or call 1-800-318-2596 to find out more about Marketplace plans. Or contact your state insurance commissioner’s office.
Maximize Your Retirement Savings – Tips on Using the Fee and Investment Information From Your Retirement Plan

If you participate in a 401(k) or similar retirement plan through your job, you likely direct where the money you contribute is invested. Making good investment decisions can have a real impact on how much your retirement savings grow.

While there are a number of factors to consider in making sound investment decisions, start with the information provided by your plan. Your plan administrator should provide you with key information about certain investment options offered by the plan every year. This information is provided in a format that allows you to compare the investment options.

1. **Performance data** – The rate of return for many investments, like mutual funds, changes over time; some years returns will go up, and in other years, they will go down. The information from your plan includes the average annual total returns for each of the investments offered by the plan with returns that vary over time. The returns are provided for different time periods - the last year, the last five years, the last 10 years, or over the life of the investment, if shorter.

   For example, if you are considering investing your plan contributions in an equity or stock fund, your plan may offer a number of such options. As you can see from the model chart, there are four equity funds available. In comparing the middle column – the average annual total returns – you can see that the returns for all of the investments varied over time. Remember that past performance is not a guarantee of future performance – it merely is a helpful factor to include in your decision making because it provides information on the volatility (or stability) of the fund. Note that shorter time periods may reflect the impact of a specific event whereas longer term performance may include periods of ups and downs.
Your plan may offer a number of types of investments with returns that vary such as equity or stock funds, bond funds, etc. And there may be options for each type of fund. Compare the returns for the same type of fund and between the different types of funds. Keep in mind that there are other factors to consider in your investment decision – such as the fund’s investment objectives, the risk involved in the fund’s investments and the fees and expenses charged by the fund to investors. The information from the plan will help you to learn more about these factors too.

The comparison information from your plan also will cover other types of investments offered under the plan such as those with a stated or fixed rate of return, employer securities, and annuities.

2. **Benchmarks** – After comparing the performance of the investment options in your plan to each other, you should evaluate them against an appropriate broad-based securities market index. This index is referred to as a benchmark. There are different benchmarks for different types of investments. The benchmark is named in the information from your plan for the options with returns that vary. The benchmark information provides returns for the same time periods provided for the specific investment options offered under your plan. This gives you an idea of how your plan’s investment option is performing when evaluated against the benchmark. Keep in mind that benchmarks do not include fees and expenses.

For example, looking at the equity fund options included in the model chart, the return of A Index Fund can be compared with the S&P 500 Index. This comparison shows that the A Fund had higher returns than the benchmark over the last year but lower returns than the benchmark over the last 5 years.
3. **Fees and expenses** – Another important feature in the information from your plan is a comparison of the fees and expenses of each investment option. Fees and expenses affect your investment returns and reduce the growth in your 401(k) plan account.

The information from your plan includes two types of fees and expenses: total annual operating expenses (TAOE) and shareholder-type fees.

Total annual operating expenses are the costs of running the fund, including management fees and distribution fees that reduce the rate of return. These expenses are expressed both as a percentage of the fund’s assets and as a dollar amount per $1,000 invested. For example, for Fund B - the operating expenses are 2.45 percent of the fund’s assets or $24.50 for every $1,000 invested in that option. That compares to Fund A which has operating expenses of .18 percent or $1.80 for every $1,000 invested.

Shareholder-type fees ordinarily are charged directly to your plan account. They include service charges and sales charges for purchasing or selling shares of the fund. For example, in addition to the operating expenses charged to Fund B, there is a 2.25 percent deferred sales charge that is subtracted from amounts withdrawn from the investment in the first year after purchasing the fund shares.

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**Part II. Fee and Expense Information**

Table 1—Variable Return Income

<table>
<thead>
<tr>
<th>Name/Type of Option</th>
<th>Average Total Return as of 12/31/XX</th>
<th>Benchmark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A Index Fund/S&amp;P 500</td>
<td>26.4%</td>
<td>S&amp;P 500</td>
</tr>
<tr>
<td>B Fund/Large Cap</td>
<td>27.8%</td>
<td>US Prime Market 750 Index</td>
</tr>
<tr>
<td>C Fund/Mid Cap</td>
<td>20.5%</td>
<td>MSCI EAFE</td>
</tr>
<tr>
<td>Bond Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T Bond Fund Index</td>
<td>46.2%</td>
<td>Russell Midcap</td>
</tr>
</tbody>
</table>

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Table 3—Fees and Expenses

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<tr>
<th>Name/Type of Option</th>
<th>Total Annual Operating Expenses As a %</th>
<th>Shareholder-Type Fees</th>
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<tr>
<td>Equity Funds</td>
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<tr>
<td>A Index Fund/S&amp;P 500</td>
<td>0.18% $1.80</td>
<td>$20 annual service charge subtracted from investments held in this option if valued at less than $10,000, 2.25% deferred sales charge subtracted from amounts withdrawn within 12 months of purchase</td>
</tr>
<tr>
<td>B Fund/Large Cap</td>
<td>2.45% $24.50</td>
<td></td>
</tr>
<tr>
<td>C Fund/International Stock</td>
<td>3.0% $30.00</td>
<td></td>
</tr>
<tr>
<td>Bond Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T Bond Fund Index</td>
<td>4.62% $46.20</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Table 4—Variable Return Income

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Table 5—Fees and Expenses

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<tr>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
4. **Website addresses** – For each investment option, a website address where you can find additional information is provided. This information includes the investment’s objectives and goals, the principal strategies (including a general description of the types of assets held) and risks, and the portfolio turnover rate (indicates the frequency of the fund’s buying and selling of its investments which may affect the fund’s trading costs). If you do not have access to the Internet, the name and number of a plan official you can contact for a paper copy of the information found on the websites is provided in the information from the plan.

5. **Glossary** – To help you understand the investment options offered by your plan, a glossary of investment and financial terms is provided as part of the investment-related information from your plan. The glossary may be included in the information on the comparative chart from your plan or on a website.

**Tips on Using the New Fee and Investment Information**

- Review all of the information about each investment option before you invest including the additional information on the websites provided – it is an important part of your investment decisions.

- Consider your retirement goals and how long you have to reach them. This will impact your investment mix and the level of risk you want.

- Compare the performance data to the benchmark for the same time periods to see how the investment options have performed compared to the market and over time. The past year performance, while the most recent, may reflect the impact of a specific event. Longer term performance may include periods of ups and downs.

- Compare all services received with the total fees and expenses paid out of your account.

- Don’t consider fees in a vacuum – they are one part of a bigger picture including investment risk and returns and the extent and quality of the services provided.
• Remember the importance of diversifying your investments. By investing in different types of investments, you are more likely to reduce risk and improve return.

• Never invest in anything you don’t understand or don’t feel comfortable with. Use the information on the website addresses provided and the glossary to help. If you have any questions, contact your plan administrator.

• When you receive your periodic fee and investment information from your plan, review your investments, your retirement goals, and the investment options offered by your plan to see if you want to make any changes.

For more information about retirement plan fees and expenses, please see the Employee Benefits Security Administration’s (EBSA) publication A Look at 401(k) Plan Fees at www.dol.gov/ebsa.
After years of hard work, you are looking forward to retirement. Choosing when to retire is an important decision and involves a number of issues you may want to consider in your retirement planning. The more you know before you start making decisions, the better off you will be in retirement.

This retirement toolkit is brought to you by the three federal agencies involved in key elements of your retirement planning and security: the Department of Labor, the Social Security Administration and the Centers for Medicare & Medicaid Services.
The toolkit includes a list of publications and interactive tools to help in your planning, plus information on how to contact us with your specific questions. It is important to start early and be well informed so you can make timely decisions and, if necessary, make changes while you still have time before retirement. The timeline below can help you plan for the kind of retirement you want.

## Timeline for Retirement Planning

<table>
<thead>
<tr>
<th>Age</th>
<th>Event/Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>Begin making catch-up contributions, an extra amount that those over age 50 can add to 401(k) and other retirement accounts. Check your Social Security Statement online every year for earnings accuracy and to learn what your estimated benefits will be.</td>
</tr>
<tr>
<td>59½</td>
<td>No more tax penalties on early withdrawals from employer-provided retirement savings plans such as 401(k) plans and other individual retirement accounts, but leaving money in means more time for it to grow. Also, withdrawals will be taxed as regular income.</td>
</tr>
<tr>
<td>62</td>
<td>Earliest age to collect Social Security retirement benefits; however, claiming before the full retirement age results in reduced monthly benefits.</td>
</tr>
<tr>
<td>65</td>
<td>Sign up for Medicare and Medicare Part D.</td>
</tr>
<tr>
<td>66</td>
<td>Receive Social Security full benefits, depending on your birth year.</td>
</tr>
<tr>
<td>67</td>
<td>Earn Social Security Delayed Retirement Credits, which increase monthly benefits for each month claiming is delayed between the full retirement age and age 70.</td>
</tr>
<tr>
<td>70</td>
<td>Start taking minimum withdrawals from most retirement accounts by this age; otherwise, you may be charged heavy penalties in the future.</td>
</tr>
</tbody>
</table>
Retirement Saving Plans

Your employer’s retirement savings plan is an essential part of your future financial security. If you have a 401(k) or other retirement savings plan at work, sign up and contribute all you can. If your employer also contributes to the plan, sometimes as a matching contribution, find out how much the employer match is and how much you need to contribute to get all of it. As noted in the timeline, at age 50, you can begin making catch-up contributions to save even more for retirement. Don’t touch your retirement savings. The longer you leave the money there, the more time it has to grow. If you take money out too early, before age 59½, not only do you lose principal and interest but you may have to pay a tax penalty. At age 70½, you will need to start taking a certain amount out, called a minimum required distribution, or risk paying a penalty.

It is also important to understand how your plan works and what benefits you will receive. Learn about the different features or provisions of your plan. Ask your plan administrator, human resource office, or employer for information. Also learn about the rights and responsibilities you have under the federal law that governs your plan, the Employee Retirement Income Security Act (ERISA).

While you are working, take a look at how much you have saved for retirement, how much you might receive in Social Security benefits, and what other assets you have. Also, look at your current expenses and think about what they will be in retirement. For instance, your work-related costs will likely go down, while health care costs likely will increase. Starting now can help you make changes while there is time before you retire to make up any savings gap or adjust your goals. Also remember to check your plans at least once a year to see if you need to make changes to stay on track to a secure retirement.

Social Security

Choosing when to begin receiving Social Security benefits is an important part of deciding when to retire. If you choose to start receiving benefits when you reach full retirement age, you will receive your full benefit. If you delay claiming benefits beyond full retirement age, you can earn credits that increase your monthly benefit by about eight percent for each year you delay claiming, up to age 70. If you start collecting Social Security benefits before you reach full retirement age, your benefits will be reduced by up to 30 percent, depending on when your benefits start.

Social Security’s full retirement age depends on the year in which you were born. If you were born in 1942 or earlier, you are already eligible for your full Social Security benefit. If you were born between 1943 and 1954, your full retirement age is 66. If you were born between 1955 and 1959, your full retirement age increases gradually until it reaches age 67 for those born in 1960 or later.

If you claim benefits before your full retirement age and continue to work, your income will be subject to the retirement earnings test and your benefits could be reduced if your earnings exceed a certain limit. However, once you reach full retirement age, your monthly benefit will be increased permanently to account for any months in which benefits were reduced. The retirement earnings test no longer applies after you attain your full retirement age and your benefit will not be reduced no matter how much you earn. Once you claim benefits, your benefits will be adjusted annually to reflect the increase, if any, in the cost-of-living.

Medicare

Parts A & B

If you’re already getting Social Security benefits, you’ll automatically get Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) starting the first day
of the month you turn 65. If your 65th birthday is on the first day of the month, Part A and Part B will start the first day of the prior month. Medicare will mail you a Medicare card and general information before the date you become eligible.

In most cases, you usually don’t pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. However, Medicare Part B is a voluntary program that will normally require you to pay a monthly premium. If you don’t want to keep Part B, you must follow the directions when you get your Medicare card to let Medicare know you don’t want it. Otherwise, keep your card and you’ll be charged the Part B premium.

If you aren’t receiving Social Security benefits by age 65, and you want to enroll in Medicare, you should contact Social Security and sign up during your Initial Enrollment Period. In most cases, this is the seven month period that starts three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

Important: In most cases, if you don’t sign up for Medicare Part B when you’re first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare coverage.

If you’re covered under a group health plan based on your or your spouse’s current employment, you should contact your employer benefits administrator to see if it might be best to postpone Part B enrollment until you or your spouse retires. This decision will depend on how your insurance works with Medicare. Once your employment ends, you’ll have an eight-month Special Enrollment Period in which to sign up for Part B. You won’t have to pay a penalty if you sign up during this period.

Note: These eligibility rules are general and apply to people who are nearing their 65th birthday. Visit www.medicare.gov to learn about eligibility rules for other situations.

Parts C & D

You must have Medicare Parts A and B to join a Medicare Advantage Plan (Part C). You must have Part A or B to get Medicare prescription drug coverage (Part D). (In most cases, if you have End-Stage Renal Disease (ESRD), you can’t join a Medicare Advantage Plan.)

There are specific times when you can sign up for Medicare Advantage (Part C) and Medicare prescription drug coverage (Part D), or make changes to coverage you already have:

1. When you first become eligible for Medicare.
2. Between October 15–December 7 each year.
3. Under certain circumstances that qualify you for a Special Enrollment Period, such as the following:
   - You move.
   - You’re eligible for Medicaid.
   - You qualify for Extra Help with Medicare prescription drug costs.
   - You’re getting care in an institution, such as a skilled nursing facility or long-term care hospital.

Important: To avoid paying a Part D late enrollment penalty, you’ll need to sign up for Part D when you first become eligible for Medicare or you’ll need to show proof of creditable drug coverage if you join the plan later. Creditable prescription drug coverage is coverage that’s expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. Your current employer health plan tells you each year if your drug coverage is creditable coverage.

Elder Rights and Protection against Fraud and Abuse

Elder abuse, including financial exploitation and fraud, is a growing problem. Financial exploitation can take many
forms, including cashing checks without permission; misusing or stealing money or possessions; coercing or deceiving an older person into signing a legal document; and the improper use of conservatorship, guardianship, or power of attorney. Concerned individuals who spot the warning signs of a possible problem can call state and local agencies for help.

Additional Information on:

- **Retirement savings plans, pensions, and health plans**
  - **Taking the Mystery Out Of Retirement Planning** – This publication is designed to assist individuals who are within 10 years of retirement calculate their income, savings and likely expenses in retirement in order to understand how much more they need to save.  
    http://www.dol.gov/ebsa/publications/nearretirement.html  
    Also available in Spanish.  
    http://www.dol.gov/ebsa/publications/nearretirementsp.html

- **Savings Fitness: A Guide to Your Money and Your Financial Future** – This financial planning tool provides an easy-to-follow process for setting goals and priorities, as well as how to include a secure retirement as part of an overall financial plan.  
    Also available in Spanish.  

- **Top 10 Ways to Prepare for Retirement** – This publication provides ten steps to help you get started preparing for retirement.  
    http://www.dol.gov/ebsa/Publications/10_ways_to_prepare.html

- **Women and Retirement Savings** – This publication gives helpful tips for women.  
    Also available in Spanish.  
    http://www.dol.gov/ebsa/publications/womenspn.html

- **Filing a Claim for Your Retirement Benefits** – This publication describes the plan’s obligations and briefly explains the procedures and timelines for filing a claim for retirement benefits.  
    http://www.dol.gov/ebsa/publications/FilingRetirementClaim.html  
    Also available in Spanish.  

- **What You Should Know About Your Retirement Plan** – This booklet helps you understand your retirement plan and explains what information you should review periodically and where to go for help with questions.  
    http://www.dol.gov/ebsa/publications/wyskapr.html  
    Also available in Spanish.  

- **Can the Retiree Health Benefits Provided by Your Employer Be Cut?** – This publication explains how some employer-provided health care plans can carry over to retirement. It is important to understand how secure those benefits are.  
A Look at 401(k) Plan Fees – More and more employees are investing in their futures through 401(k) plans. The publication highlights the most common fees to help 401(k) plan participants to make informed investment decisions.
http://www.dol.gov/ebsa/publications/401k_employee.html

Life Changes Require Health Choices...Know Your Benefit Options – This booklet addresses marriage, divorce, loss of a spouse, and other life events that may require changes in your health coverage.
http://www.dol.gov/ebsa/publications/life_changes.html
Also available in Spanish.
http://www.dol.gov/ebsa/publications/lifechangessp.html

Work Changes Require Health Choices – Protect Your Rights – This booklet addresses retirement, job loss, and other work events that may require changes in your health coverage.
http://www.dol.gov/ebsa/publications/work_changes.html
Also available in Spanish.
http://www.dol.gov/ebsa/publications/workchangesSP.html

QDROs – Qualified Domestic Relations Orders – This publication provides information about the division of a participant’s interest in a retirement plan during separation, divorce, and other domestic relations proceedings.

Social Security Benefits

Retirement Benefits – This publication provides an overview of Social Security and Medicare benefits.
Also available in Spanish.

What Every Woman Should Know – Social Security plays an important role in providing economic security for women. This publication provides information about eligibility for Social Security retirement, disability, divorced spouse, and widow’s benefits.
www.socialsecurity.gov/pubs/EN-05-10127.pdf
Also available in Spanish.

When To Start Receiving Retirement Benefits – This publication explains your options in deciding when to retire and how that decision affects the benefits you will receive for the rest of your life.
Also available in Spanish.

How Work Affects Your Benefits – This publication explains the earnings limit for people who are under the full retirement age when they apply for retirement benefits and continue to work and get benefits.
Also available in Spanish.

Windfall Elimination Provision – This publication explains how your retirement benefit may be reduced if you worked for an employer, such as a government
agency, who did not withhold Social Security taxes from your salary.
www.socialsecurity.gov/pubs/EN-05-10045.pdf
Also available in Spanish.

**Government Pension Offset** – This publication explains that if you receive a pension from a federal, state or local government based on work where you did not pay Social Security taxes, your Social Security spouse’s or widow’s or widower’s benefits may be reduced.
Also available in Spanish.

**mySocial Security** – Your personal online “mySocial Security” account is a valuable source of information at each stage of your life, from your working years through retirement. While working, you can use it to access your Social Security Statement.
www.socialsecurity.gov/myaccount
Also available in Spanish.
www.socialsecurity.gov/espanol/micuenta/

**Estimate your retirement benefits** – The Retirement Estimator is tied to your Social Security earnings record and provides highly accurate benefit estimates for those nearing retirement age. The Estimator is interactive allowing the user to compare different retirement options.
www.socialsecurity.gov/retire2/estimator.htm
Also available in Spanish.
www.socialsecurity.gov/espanol/jubilacion2/calculadora.html

**Retirement Planner: Plan For Your Retirement** – This Retirement Planner provides detailed information about your Social Security benefits under current law. It also points out things you may want to consider as you prepare for the future.
www.socialsecurity.gov/retire2
Also available in Spanish.
www.socialsecurity.gov/espanol/jubilacion2

**Apply online for retirement benefits** – When you are ready to apply for retirement benefits, apply online from the comfort of your home or office. It’s easy and secure. Just fill in the answers to the application questions and select the “Submit Now” button at the end to send us the application.
www.socialsecurity.gov/retireonline
Also available in Spanish.
www.socialsecurity.gov/jubilarseporinternet

**Multilanguage Gateway**
Many of our publications also are available in more than a dozen other languages. Please visit our Multilanguage Gateway at www.socialsecurity.gov/multilanguage to learn more.

**Medicare Benefits**

**Medicare (SSA Publication No. 05-10043)** – This booklet provides basic information about what Medicare is, who is covered, and some of the options you have for choosing Medicare coverage.
Also available in Spanish.

**Medicare & You (Publication No. CMS-10050)** – This general guide provides more information on the benefits available under Medicare and the eligibility periods. It is mailed to individuals after they enroll in Medicare and an
updated version is mailed each fall.
www.medicare.gov/Publications/Pubs/pdf/10050.pdf
Also available in Spanish.
www.medicare.gov/Publications/Pubs/pdf/10050-S.pdf

Enrolling in Medicare Part A & Part B
(Publication No. CMS-11036) – Learn more about enrollment in Medicare Part A and B, including who can sign up, when you can sign up, and how the timing can affect your costs.
www.medicare.gov/Publications/Pubs/pdf/11036.pdf
Also available in Spanish.
www.medicare.gov/Publications/Pubs/pdf/11036-S.pdf

Get Help with Your Medicare Costs – To get help with Medicare costs, you must be on Medicare, have limited income and resources, and reside in one of the 50 states or the District of Columbia.
Also available in Spanish.
www.medicare.gov/Publications/Pubs/pdf/10126-S.pdf

Extra Help with Medicare Prescription Drug Plan Costs – To get help with Medicare prescription drug plan costs, you must be on Medicare, have limited income and resources, and reside in one of the 50 states or the District of Columbia.
www.socialsecurity.gov/medicare/prescriptionhelp
Also available in Spanish.
www.socialsecurity.gov/espanol/medicare-es/medicamentos

Applying for Medicare Only – This document provides information on signing up for Medicare Parts A and B at age 65 for those individuals not yet ready to claim Social Security benefits.

www.socialsecurity.gov/retire2/justmedicare.htm
Also available in Spanish.
www.socialsecurity.gov/espanol/jubilacion2/solomedicare.htm

Help in Other Languages
Many Medicare publications are available in other languages. Please visit www.medicare.gov/publications to learn more.

Elder Rights and Protection Against Fraud and Abuse
The National Center on Elder Abuse (NCEA) has resources and information on financial exploitation and fraud. Individuals who suspect elder abuse or neglect can find state resources, helplines and hotlines, or can call the Eldercare Locator at 1-800-677-1116 for state specific information.
http://ncea.aoa.gov

Contact Us
U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.medicare.gov
1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048

U.S. Department of Labor
Employee Benefits Security Administration
www.askebsa.dol.gov
1-866-444-3272
TTY: 202-501-3911

U.S. Social Security Administration
www.socialsecurity.gov
1-800-772-1213
TTY: 1-800-325-0778