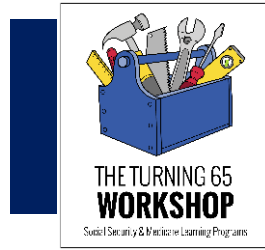


# The New Normal...

## *Social Security, Medicare and the Filing Decisions Facing Older Employees*



### Training for HR & Benefits Professionals

**15 mins | An Overview...Past, Present, and Future**

**60 mins | Social Security Overview**

Eligibility Criteria, including Special Circumstances  
How Retirements are Calculated  
Considerations for Early or Delayed Filing  
Early Retirement? Beware of the Earnings Test  
Benefits for Spouses, ex-Spouses, Survivors  
Impact of State Government Pensions (WEP & GPO)

**45 mins | Medicare Basics**

Original Medicare vs Medicare Advantage  
*Understanding the 4 Parts of Medicare*  
The Role of Supplemental Medigap Policies

**45 mins | Medicare Enrollment & Cautions**

Initial & Special Enrollment Scenarios  
Creditable Coverage & Medicare Secondary Payor  
The Challenges of HSAs | COBRA | Rx Issues  
IRMAA... Medicare's High-Income Surcharge  
Navigating the Enrollment Process

**15 mins | Follow-up Discussion. Q & A**

Break Times Not Reflected Above

*HRCI Knowledge Area of Compensation & Benefits.*

*SHRM Competencies- Communication and Consultation. Knowledge- Learning & Development and Employee Relations.*

