





**INSURANCE COVERAGE REQUEST FOR RETIREES  
(IDB Group Staff Retirement Plan)**

Full Name of Participant:

Employee No.:

I wish to continue with my medical Insurance upon my Retirement from the IDB Group,  
which will be effective the 1<sup>st</sup> day of \_\_\_\_\_ 20\_\_\_\_\_.

I wish to insure my eligible dependents:      Spouse      Dependent Parent (\*)      Dependent Children

*(\*Note: Only a parent that had Medical Insurance coverage 60 continuous months prior to your retirement are eligible for sponsorship).*

I do not wish to have Medical Insurance from the IDB Group after my Retirement.

**NOTE:** The rules of IDBG Medical Insurance Program require that retirees and their eligible dependents that reside in the United States be enrolled in Medicare Part B at age 65. The initial enrollment period begins, in accordance with Medicare rules, three months prior to your 65<sup>th</sup> birthday, and ends three months after. **Be aware that premiums increase 10 percent for each 12-month period in which you were eligible for, but did not enroll in Medicare Part B.** If you have not been advised about the enrollment process prior to your 65<sup>th</sup> birthday, you will need to call Medicare at 1-800-MEDICARE to schedule an appointment and to be informed of any documents required for this purpose.

Participation in Medicare Part B is mandatory. **Failure to enroll in Medicare Part B, if you are eligible, will result in the IDB plan paying only 20% of the reasonable and customary costs.** This will result in your paying a significant portion of your medical expenses under Medicare Part B. For further information, please consult the Insurance Handbook or contact the Bank's Insurance Section

I certify my election or declination of medical insurance. I have read the regulations of the IDBG Medical Insurance Program, and I understand my rights and responsibilities.

\_\_\_\_\_ Signature

\_\_\_\_\_ Date (MM/DD/YYYY)

**DO NOT WRITE BELOW THIS LINE**

Deduct from pension \$ \_\_\_\_\_, per month, effective on the month of \_\_\_\_\_ 20\_\_\_\_\_.

Code: \_\_\_\_\_

\_\_\_\_\_ Date (MM/DD/YYYY)

RTPL: \_\_\_\_\_

\_\_\_\_\_ Insurance Section