

# Duluth: Municipal retirees should sign up for Medicare

The city of Duluth says it can save up to \$600,000 per year if 37 of its retirees sign up for Medicare. The city discovered during a recent audit that some of its retirees weren't enrolled in the federal retiree health insurance program.

The city has sent letters instructing the retirees to register for Medicare or face losing their benefits. Duluth's retiree health care benefit is designed to supplement Medicare.

The audit was part of a drive to reduce Duluth's unfunded health care liability after discovering it had topped \$267 million. The city also is working to move all retirees to the less expensive health plan that current employees use.

A group of retirees has hired a lawyer to stop the change.

**Note:** It's probably worth an audit of your own retiree health care benefits to ensure that all qualified retirees are signed up for Medicare.