

OPINION



Dear Savvy Senior,
My wife and I are approaching 65, but I'm still working and have good health coverage through my employer. Do we need to enroll in Medicare at this point?

—Almost 65

Dear Almost,
If you or your spouse is still working past age 65 and have health insurance through your job, you may be able to delay enrolling in Medicare without a late enrollment penalty. However, the rules depend largely on the size of your employer.
First, a quick refresher: Remember that original Medicare has two parts. Part A, which covers hospital care and is premium-free for most people. And Part B, which covers doctor visits, lab tests, and outpatient care and has a monthly premium of \$202.90 in 2026. Higher-income individuals (over \$109,000) and couples (over \$218,000) pay more.

If you're already receiving Social Security, you'll automatically be enrolled in Parts A and B when you turn 65, and your Medicare card will arrive in the mail. It will include instructions on how to return it if you have employer coverage that allows you to delay Part B.

If you're still working
Start by talking with your benefits manager or HR department to understand how your employer insurance works with Medicare. In most cases, it makes sense to enroll in Part A since it's free. However, if you contribute to a Health Savings Account, enrolling in Part A will stop those contributions.

Whether you should enroll in Part B usually depends on your employer's size.

Small employer
If your employer has fewer than 20 employees, Medicare becomes your primary insurance. In this case, you should enroll in Part B during your Initial Enrollment Period, which lasts seven months: the three months before your 65th birthday, your birthday month, and the three months after.

If you aren't receiving Social Security, you'll need to apply for Medicare. You can do this online at ssa.gov/medicare/sign-up, by phone at 800-772-1213, or in person at your local Social Security office.

If you miss your Initial Enrollment Period,

you'll need to wait for the General Enrollment Period, which runs January 1 through March 31. Coverage begins the first day of the month after you enroll, but a 10% penalty is added to your Part B premium for each full year you waited. Signing up on time helps you avoid both coverage gaps and added costs.

Large employer
If your employer has 20 or more employees, your group health plan remains your primary insurance while you're actively working. In this case, you generally don't need to enroll in Part B at 65 if your coverage is adequate. If you do enroll, Medicare will serve as secondary coverage.

Once your employment or employer coverage ends, you'll have an eight-month Special Enrollment Period to sign up for Part B without penalty.

Check drug coverage
You should also review your prescription drug coverage. Ask your benefits manager if your employer's plan is considered "creditable." If it is, you don't need to enroll in a Medicare Part D plan. If it isn't, you should sign up for Part D during your Initial Enrollment Period to avoid a penalty – typically 1% of the national average premium for each month you delay.
You can compare Part D plans at medicare.gov/plan-compare.

Need help?
For free guidance, contact your State Health Insurance Assistance Program at 877-839-2675 or shiphelp.org. You can also call the Medicare Rights Center helpline at 800-333-4114.

Navigating Medicare while you're still working can be confusing, but a quick check with your employer and a clear understanding of the rules can help you avoid costly mistakes. Taking the time to get it right now will ensure you have the coverage you need, without unnecessary penalties down the road.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



BOCC . . .

"8. Prior to the installation of the extended culvert, (the) applicant shall work with (the) Road and Bridge (Department) to establish the exact locations of the approaches and ensure that no part of the culvert or approach is outside of the right-of-way for 43rd Street, outside of the established access easement along Lot 1, Ferguson Heights, or encroaches upon United States Army Corps of Engineers property."

As previously reported in the paper, when the Planning Commission dealt with the case on March 23, it voted 3-2 to recommend to the board that Miller's request be denied.

Public Works Director Ben Domann informed the board that the Road and Bridge Department had begun working on the gravel roads that had been disturbed by all of the rain that had fallen overnight. He said he was aware of some "road washouts."

After recessing the meeting so that the commissioners could meet as the directors of the Jefferson County Land Bank, Christy, Walbridge, and Malm favorably received a bid on nine lots at Lakeside Village from Gabriel Karam and Diana Mlayess of Sugarland, Texas.

Karam and Mlayess offered to give the county \$4,500, \$500 per lot, for Lots 69, 70, 71, 241, 242, 243, 454, 455 and 456. They intend to build a house covering roughly 1,500 square feet on each lot.

As previously reported in the paper, on March 9 the board accepted a bid from Karam and Mlayess on 11 lots at Lakeside Village contingent upon their providing the Community Development Office with a site plan for each of the lots within 60 days. Those lots were Lots 69, 70, 71, 241, 242, 243, 454, 455, 456, 708 and 764.

The original application from Karam and Mlayess included a 12th lot, Lot 62, but it was sold to a Missouri couple on March 9.

Karam and Mlayess subsequently decided to remove two of the remaining lots, Lots 708 and 764, from the overall project as envisioned because of the terrain (i.e., apparently it is too uneven to build on).

The board voted unanimously to let Christy sign a Quit Claim deed transferring Lots 425 and 426 in the Hickory Hills section of Lakeside Village from the Land Bank to Martin and Deborah Boyd of Eudora.

The meeting was recessed for approximately seven minutes to accommodate the business of the Land Bank.

Emergency Manager Keith Jeffers delivered a report on the weather Jefferson County had experienced four days earlier, the weather it had experienced the previous day, and the weather it had experienced earlier in the day. According to him, there had been 30 severe thunderstorm warnings, two flood warnings, and one tornado warning altogether.

Jeffers said rainfall totals generally ranged from 3 to 5.5 inches, the latter figure being the one for the Valley Falls area.

According to Jeffers, there were "no major damages" to property in Jefferson County, and the board didn't need to issue a disaster declaration. "No schools. No buildings. No injuries," he remarked. "We got lucky again."

(Continued from page 1)

Jim Schrick, 14477 190th St., Nortonville, appeared before the board to complain about the condition of the ditch adjacent to his property and, shortly later, to scold Domann for having reportedly failed to visit the site six months earlier as promised to look at the problem.

Schrack asked that the Road and Bridge Department repair the road and ditch as needed and said that if the county didn't repair the road and ditch, he would and then send the county a bill for his labor.

Schrack accused Domann of not visiting the site after he had said he would, an accusation the Public Works director quickly denied. He told Schrick he had been to the site twice to evaluate the situation there.

According to Schrick, at some point a county motor grader operator moved dirt from the south side of the road to the north side, and that caused runoff from the gravel road to start creating a second ditch along the south side of the road.

Schrack reported that at an earlier time Malm had viewed the ditch once while he was present, and Walbridge indicated to Schrick that he would make an effort to take a look at the problem that Thursday. Schrick asked that the first-term commissioner time his trip to the Nortonville area so that it would align with his own schedule.

County Treasurer Douglas Bond reported that his office had accepted the bid from Denison State Bank in Meriden on the county's fifth \$2 million Certificate of Deposit and the bid from Kendall Bank in Valley Falls on the sixth and last \$2 million CD.

According to him, Denison State Bank was willing to keep some of the county's money for six months at an interest rate of 3.725%, while Kendall Bank was agreeable to holding on to part of the county's money for three months at an interest rate of 3.65%.

The board handed out a Certificate of Appreciation to Amber Miller and would have given one to Jason Meyer had he been present. Miller and Meyer have been employed by the county for 10 years.

Miller works for the County Treasurer's Office, Meyer for the Road and Bridge Department.

On separate 3-0 votes, the board OK'd a travel request from County Appraiser Janet Allen and a travel request from Register of Deeds Delia Heston.

Allen, Deputy County Appraiser Dotti Harrison, and mapper Carissa Allen will be attending the 2026 Annual Conference of the Kansas County Appraisers Association in Pittsburg in early June.

According to Allen, the four-day event will include multiple educational sessions and a panel discussion featuring Sen.

Caryn Tyson, Sen. Virgil Peck, and Rep. Dale Helwig.

Heston will be traveling to Rock Island, Ill., in mid-May for Fidar Technologies' Annual Educational Symposium, a four-day event. Fidar Technologies will be covering part of the cost of the trip.

She also will be going to Colby in early June for the Annual June Seminar of the Kansas Register of Deeds Association. The seminar will be a four-day event.

Voting 3-0, the board approved the proposed issuance of a new county credit card to John Faris and authorized Christy to sign the necessary paperwork on its behalf. Faris works for the Sheriff's Office.

Voting 3-0 again, the board accepted the donation of Shared Leave hours from two county employees who want to help out a co-worker who is contending with "medical issues." Each employee is kicking in 40 hours.

Executive Session

At the request of Christy, the commissioners met privately with Ehrlich for five minutes so that they could be given legal advice under the attorney-client privilege exception to KOMA. "Interagency issues" was identified as being the subject that was to be discussed. Afterward, Christy announced that no binding action was taken.

The meeting adjourned at 2:21 p.m.



PUBLIC NOTICE

(Published in The Oskaloosa Independent May 7, 2026)1t

NOTICE OF INTENT TO SELL REAL ESTATE
THE COUNTY OF JEFFERSON,
STATE OF KANSAS
TO: ALL PERSONS WHO ARE OR MAY BE INTERESTED

TAKE NOTICE: pursuant to KSA-19-26,109 the Jefferson County Land Bank will sell the following parcels of Real Estate thirty (30) days from the published date of this notice.

Lot 20, Block S, Lake Ridge Estates

Lot 496, Lakeside Village – Hickory Hills

Lot 183, Lakeside Village – Park Woods

Lot 87, Lakewood Hills Unit I

Lots 159, 160, 161 and 162, Lakewood Hills Unit I

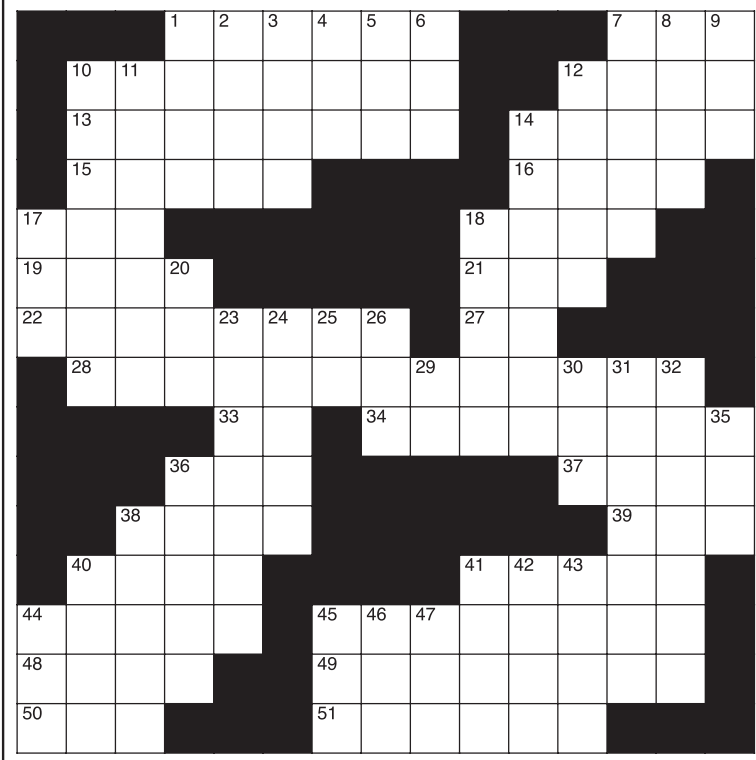
BOARD OF TRUSTEES,
JEFFERSON COUNTY
LAND BANK
JEFFERSON COUNTY, KS

GENERAL PUBLIC TRANSPORTATION
Jefferson County Service Organization



Funded in part by KDOT
Public Transit Network
Program

Hours: M-F, 8 a.m.-5 p.m.
FIRST COME, FIRST SERVED



CLUES ACROSS

- Large dung beetle
- Gambling game ___-lo
- Further along
- Type of tobacco
- Looked for
- Silk fabric
- Computer method to solve equations
- As fast as can be done (abbr.)
- Tear
- Brews
- "Famous" cookie baker
- Women's Army Corps
- Front parts of an animal
- It's causing quite a stir

- Beloved March holiday
- 12th letter of the Greek alphabet
- More impudent
- Indicates center
- Young woman (French)
- A cause of distress
- Santa's helper
- Hillside
- Many wombs
- Is afraid of
- Popular baked goods ingredient
- Popular computers
- Conceiving of
- Google certification (abbr.)
- Sturdy

CLUES DOWN

- Peruse quickly
- Automobiles
- Razorbill genus
- Bravo! Bravo! Bravo!
- Consumed
- A place to sleep
- Small seeds
- Legendary law man Wyatt
- Female sheep
- Indigenous peoples of eastern Siberia
- A place ships dock
- Reciprocal of sine
- Discomfort
- British Air Aces
- Exit sleep
- Solar energetic particle
- Plagues characterized by starvation
- Short musical composition

- Trauma center
- Habitual twitching
- A place where checks are exchanged (abbr.)
- Decimeter
- Hinged surface in a wing
- Shouting
- Sports official
- Volcanic craters
- Supportive device
- It's part of a rosary
- Two-toed sloth
- Body art
- Let out
- Foreign medical graduate
- Nonprofit journalism organization (abbr.)
- Couples say it
- Bird's beak

(Crossword puzzle solution found elsewhere in this edition)

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Six Months Older Than The State Of Kansas

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