

ARE YOU TURNING 65?

MEDICARE ENROLLMENT CHECKLIST

6
MONTHS
BEFORE
Your Birthday

START THINKING ABOUT YOUR OPTIONS AND LEARN THE DIFFERENCES BETWEEN PLANS. ☐

Original Medicare
Government-Provided

Part A: Inpatient Care—For Example, Hospital Stays
Part B: Outpatient Care—For Example, Doctor Visits

**Plans Offered By
Private Companies**

Part C: Medicare Advantage
Part D: Prescription Drug
Medigap: Medicare Supplement Plans

4
MONTHS
BEFORE
Your Birthday

DECIDE IF YOU WANT PART A AND B. ☐

- In most cases, if you are receiving benefits from Social Security, you will automatically get Part A and Part B when you turn 65.
- If you will not automatically be enrolled, you should sign up for Part A when you're first eligible even if you have existing coverage through an employer—this is because Medicare Part A is free for most people*.

**If you or your spouse has worked enough calendar quarters [at least 40 quarters (10 years)]*

- Certain people may delay Part B depending on the type of health coverage they have.

YOU OR YOUR SPOUSE IS NOT CURRENTLY WORKING AND YOU DO NOT HAVE COVERAGE THROUGH AN EMPLOYER:

- In most cases, you should enroll in Part A and Part B when you're first eligible.

YOU OR YOUR SPOUSE IS CURRENTLY WORKING AND YOU HAVE COVERAGE THROUGH AN EMPLOYER:

- If the employer has fewer than 20 employees, you should sign up for Part A and Part B when you're first eligible.
- If the employer has 20 or more employees, you may be able to delay Part A and Part B.

DETERMINE IF YOU NEED ADDITIONAL COVERAGE—THIS INCLUDES PART C, PART D AND SUPPLEMENTAL PLANS. ☐

- These plans provide additional benefits not covered under Original Medicare—for example, dental, vision, and prescription drugs.
- Most people who are still working and are covered under their employer do not need additional coverage.

3
MONTHS
BEFORE
Your Birthday

SIGN UP FOR MEDICARE.

- Select and sign up for the coverage that is right for you—based on your situation and needs.
- The first time you can enroll in Medicare is called the Initial Enrollment Period. This is the 7-month period that begins 3 months before your 65th birthday month and ends 3 months after your birthday month.



Please Note: Unless you choose to delay your enrollment because you or your spouse are working, if you do not enroll in Medicare during your 7-month Initial Enrollment Period, you may have to pay a penalty for late enrollment in addition to the regular monthly premium for the duration of your enrollment in Part B.



**ENJOY YOUR
COVERAGE**

KICK BACK, RELAX AND ENJOY YOUR NEW COVERAGE.

- If you enrolled during the first 3 months of your Initial Enrollment Period, your Part A and Part B coverage will begin on the first day of the month you turn 65 or if your birthday falls on the first of the month, your coverage will start on the first day of the prior month.



CONTACT US

LET'S GET STARTED.

When it comes to choosing a Medicare health plan, we're here to do all the legwork for you.

If you're enrolling in Medicare for the first time this year, let's talk about your next steps and options.

Contact us to learn more.