

## MEDICARE & YOUR BENEFITS

# ACTION MAY BE NEEDED

If your employer has less than 20 employees, it is extremely important that you enroll in Medicare, because by law Medicare becomes your primary coverage.

If you do not enroll in Medicare, claims may not be paid, and you may face financial penalties due to late enrollment.



### Approaching Age 65



Six months before your 65th birthday, it is crucial you understand Medicare and the differences between plans and are ready to enroll in Medicare during your Initial Enrollment Period.

### Age 65 or Older



If you are already age 65 or older, it is crucial you take action immediately. Claims may not be paid, and you may face unforeseen costs if you are not enrolled in Medicare.

LET'S DISCUSS  
YOUR NEXT STEPS