



TURNING 65 SOON?

HERE'S WHAT YOU NEED TO DO ABOUT MEDICARE

IF YOU ARE TURNING 65 IN THE NEXT YEAR — IT'S TIME TO START THINKING ABOUT MEDICARE.

DON'T WORRY. **IT'S NOT AS COMPLICATED AS IT SOUNDS.** LET'S BREAK IT DOWN.

STEP 1: KNOW YOUR TIMEFRAME

YOU GET A **7-MONTH WINDOW** TO SIGN UP.

THAT INCLUDES:

- 3 MONTHS BEFORE YOUR BIRTHDAY MONTH
- YOUR BIRTHDAY MONTH
- 3 MONTHS AFTER

SIGNING UP EARLY HELPS YOUR COVERAGE START ON TIME.

STEP 2: ARE YOU AUTOMATICALLY ENROLLED?

YOU MAY BE AUTOMATICALLY ENROLLED IF YOU ARE ALREADY COLLECTING SOCIAL SECURITY.

IF YOU ARE **NOT** COLLECTING SOCIAL SECURITY YET, YOU MUST SIGN UP YOURSELF.

YOU CAN APPLY THROUGH THE SOCIAL SECURITY ADMINISTRATION:

- ONLINE AT [SSA.GOV](https://ssa.gov)
- BY PHONE AT 1-800-772-1213

HAVE YOUR SOCIAL SECURITY NUMBER AND BASIC PERSONAL INFORMATION READY.

STEP 3: ARE YOU STILL WORKING?

IF YOU ARE STILL WORKING AND HAVE INSURANCE FROM A LARGE EMPLOYER (20+ EMPLOYEES), YOU MAY BE ABLE TO DELAY PART B.

IF YOU ARE RETIRED, ON COBRA, OR HAVE INSURANCE FROM A SMALL EMPLOYER, YOU LIKELY NEED TO ENROLL AT 65 TO AVOID PENALTIES.

THIS PART IS IMPORTANT. GETTING IT WRONG CAN MEAN LIFETIME PENALTIES.

STEP 4: CHOOSE YOUR COVERAGE

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ONCE YOU HAVE MEDICARE PARTS A AND B, YOU CHOOSE HOW YOU WANT YOUR COVERAGE TO WORK:

OPTION 1: MEDICARE SUPPLEMENT + DRUG PLAN

- MORE FREEDOM TO SEE DOCTORS
- MORE PREDICTABLE COSTS

OPTION 2: MEDICARE ADVANTAGE

- ALL-IN-ONE PLANS
- OFTEN LOWER MONTHLY PREMIUMS
- USES PROVIDER NETWORKS

THERE IS NO "BEST" PLAN — ONLY THE BEST PLAN FOR YOU.

 **STEP 5: GET HELP (AT NO COST TO YOU)**

AS A LICENSED MEDICARE BROKER, I HELP YOU:

- ✓ COMPARE PLANS
- ✓ CHECK YOUR DOCTORS
- ✓ REVIEW YOUR PRESCRIPTIONS
- ✓ EXPLAIN COSTS CLEARLY
- ✓ ENROLL CORRECTLY

MY HELP DOES NOT COST YOU ANYTHING.

 **TURNING 65 SOON?**

LET'S MAKE A SIMPLE PLAN SO YOU FEEL CONFIDENT — NOT CONFUSED.

MESSAGE ME TO SCHEDULE YOUR MEDICARE REVIEW.

REQUIRED MEDICARE DISCLAIMER:

WE DO NOT OFFER EVERY PLAN AVAILABLE IN YOUR AREA. CURRENTLY WE REPRESENT 6 ORGANIZATIONS WHICH OFFER MULTIPLE PRODUCTS IN THIS AREA. PLEASE CONTACT [MEDICARE.GOV](https://www.medicare.gov), 1-800-MEDICARE, OR YOUR LOCAL STATE HEALTH INSURANCE PROGRAM TO GET INFORMATION ON ALL OF YOUR OPTIONS.

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