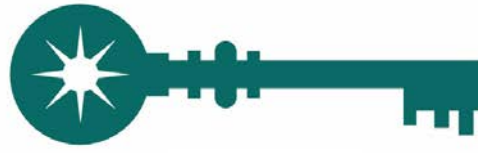


LIFE'S KEY MOMENTS



Medicare

Checklist

This is intended to be the tactical list that covers crucial tasks and important reminders you need regarding Medicare.

Determine Whether You Qualify

- Make a plan to enroll when you turn 65.
- Alternatively, determine whether you are disabled under Social Security definitions or live with other qualifying health conditions.

Signing Up for Part A and B

- You have a seven-month window to sign up for Medicare Part A and B – the 3 months before your 65th birthday, month of, and 3 months after.
- You may sign up for Part B at a later time without incurring higher premiums if you have a Special Enrollment Period (SEP) available, which includes:
 - Any time that you are still on your or your spouse's employer healthcare.
 - Eight months after your employment or coverage ends, whichever comes first (generally).
- If you enroll in Part B outside of these time periods, late enrollment penalties apply for as long as you have Part B coverage.

Decide When to Sign Up for Part B

- Determine if you are eligible for a SEP as there are significant penalties for not enrolling in a timely manner for Part B. And if you are eligible for a SEP, determine whether Part B is worth its monthly premiums.
 - Identify how much coverage you believe you will need in the near future.
 - Confirm how much you can afford to spend on monthly premiums, if you enroll later and incur higher premiums or penalties.
 - Confirm that your preferred doctors accept Medicare.
- When you file for social security, you will be automatically signed up for Medicare A & B.
- When signing up for Part C, Part D or Medicare Supplements (MediGap), seek out a health care partner to help you evaluate the available options.

Remaining Coverage Questions

- Consult a local Medicare expert to determine whether signing up for Medicare may affect your other benefits.
- Where to enroll
 - Online (sign up for a Social Security online account)
 - At your local Social Security office
 - By telephone with the Social Security office at (800) 772-1213.
- For more detailed information, please visit [Medicare.gov](https://www.medicare.gov) or call your State Health Insurance Assistance Program (SHIP). A SHIP locator is available online at <https://www.shiphelp.org/>



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