

64TH BIRTHDAY

- Get familiar with Medicare.
- Review your current health insurance coverage to see how Medicare eligibility will affect your choices.
- Learn if you are eligible for any income-based programs to help with Medicare Part A and B costs.

6 MONTHS BEFORE YOU TURN 65

- If you are retiring, begin to plan the transition from your employer plan, working with your human resources department.
- If you are not already receiving Social Security benefits, contact the Social Security Administration at 1-800-772-1213 to confirm your eligibility for Medicare.
- Review your medical history to create a profile of expected annual health care and drug needs.
- Build a budget worksheet to compare your options.
- Decide which provider network you are most comfortable with for routine and complex care.
- Check to see if your current doctor accepts Medicare (if you plan to keep that doctor).

3 MONTHS BEFORE YOU TURN 65

- Enroll in Medicare Part A.
- Enroll in Medicare Part B, unless you choose to continue with a current employer-based plan.
- Check with your employer to see how your work coverage interacts with Medicare.
- If you're enrolling in Part B, select and enroll in your Medicare supplement plan.
- Select and enroll in a Medicare Part D prescription drug plan if desired.

AT 65

- Your Medicare coverage begins.
- Your supplement plan coverage begins.
- Your prescription drug coverage begins.

