TURNING 65 CHECKLIST

Medicare. Made Simple.

4 Months Before your 65th Birthday

 Ask your employer if Group Coverage is available to you And/or your spouse.

There are specific rules that govern HD/HSA Plans

- Learn about Medicare, what it Does and Does not cover.
- Plan for services <u>not</u> covered by Medicare Parts A & B. e.g, Premiums, Eyewear, Dental etc.
- Confirm your doctors accept
 Medicare and which plans they participate in.

3 Months Before Your 65th Birthday

- Attend an educational workshop or schedule a one on one appointment with broker at no cost.
- Sign Up for Medicare https://www.ssa.gov/retire
- Review your list of prescriptions and project your annual out of pocket costs.
- Review various plans and options: Medicare Advantage Plans vs. a Supplement and PDP (prescription drug plan)



TURNING 65 CHECKLIST

Medicare. Made Simple.

Below are the steps to prepare for turning 65 to avoid penalties.

 Meet with Medicare broker to discuss questions and confirm which plan best fits your healthcare and financial needs. (no cost)

2 Months Before Your 65th Birthday

Enroll into Medicare supplemental plan.

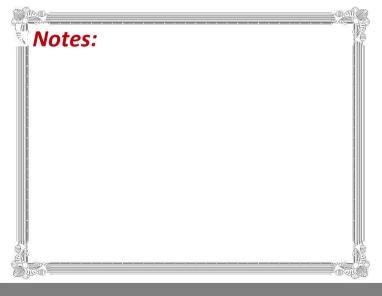
Month Before Your 65th Birthday

Confirm enrollment in your planincluding ID cards (Medical and Rx)

Disenroll from Individual or Group Plan.

On Your 65th Birthday

Submit EPIC form, if applicable.



Kathy Coler

Medicare Specialist • Individual & Group



2000 Winton Road South Building 4 Suite 100 Rochester, NY 14618 1921 Cordon Bleu Drive Ionia, NY 14475 585-298-6288 kathy@rocins.com