

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 not 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)



INDEPENDENT - OBJECTIVE -
PERSONAL

TURNING 65 CHECKLIST

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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 plan- including ID cards (Medical and Rx)

Disenroll from Individual or Group Plan.

On Your 65th Birthday

- Submit EPIC form, if applicable.

Notes:

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