

ENROLLING IN MEDICARE

Parts 'A' and 'B'

TURNING 65?

...and Collecting Social Security

Medicare Parts 'A' & 'B' will be automatically mailed to you. There is nothing you have to do. Medicare will start the 1st day of your Birthday month. If you do not need Medicare at age 65, you can easily dis-enroll.

TURNING 65?

...and NOT Collecting Social Security

If you want Medicare to start when you turn 65, you must enroll in Medicare Parts 'A' & 'B' beginning 60-90 days from your Birthday month. Medicare will start the 1st day of your Birthday month.

TURNING 65?

...and Still Working and Covered by Employer Insurance

Do nothing until you get ready to retire. When you are ready to retire, you must enroll in Medicare Parts 'A' & 'B' starting 60-90 days from the month that you need Medicare to start. Medicare will start the 1st day of the month after your employer coverage ends. There will be no penalties once you do enroll regardless of age.

OVER 65?

...and Ready to Retire

Enroll in Medicare starting 60-90 days before needing Medicare to begin. You will need to provide documentation showing that you have had Medical Insurance since turning 65 so you will not be penalized for enrolling past age 65. Medicare will start the 1st day of the month after your employer coverage ends.

UNDER 65?

...and On Disability

You will be automatically enrolled in Medicare 24 months after your disability benefits began. There is nothing you have to do.

3 Ways to To Enroll:

www.ssa.gov/medicare • 800-772-1213 • Visit your local Social Security office