



Turning 65 Checklist:

What you need to know and do to sign up for Medicare and supplemental Health insurance

When you're first eligible for Medicare, you have a seven-month initial enrollment period to sign up for Part A and/or Part B. Your enrollment period starts three months before the month you turn 65, includes your birth month and concludes three months after the month you turn 65. If you do not enroll during your initial enrollment period or do not provide proof of insurance under another eligible plan, you will pay a substantial penalty each month. We've split the Turning 65 Checklist into three time frames on three separate pages to simplify your to-do tasks — nine, six and three months before your 65th birthday.

Find the checklist on the following three pages.



Turning 65 Checklist About 9 Months Before Your 65th Birthday

Determine whether you're eligible for Medicare benefits

How? Pick one of three ways:

- Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, call 1-800-325-0778. (Medicare is managed by the Centers for Medicare and Medicaid Services. Social Security works with CMS by enrolling people in Medicare.)
- Visit your local Social Security office. Use the Social Security Office locator at <https://secure.ssa.gov/ICON/main.jsp> or call 1-800-772-1213.
- Go online to the Medicare.gov website's Eligibility & Premium Calculator: <http://medicare.gov/eligibilitypremiumcalc/#eligibility>.

Why? This will help you determine if you will be automatically enrolled for Part A and/or Part B (and if so, to expect your Medicare card in the mail) or if you'll need to sign up. It also will estimate your premium amounts and provide information so you can decide whether you want Part B and whether you want to supplement Original Medicare.

Note: If you don't sign up for Part B when you're first eligible, your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.

Review your current health insurance plan

Why? Enrolling in Medicare can impact your existing coverage. For example, if you're on your employer's plan, your employer can change your premiums, benefits or even cancel coverage once you're enrolled in Medicare.

Explore your options for purchasing supplemental health insurance

Why? Medicare doesn't cover everything. You may want to consider enrolling in a Medicare Advantage plan; or supplementing Original Medicare (Parts A and B) with a Medicare Supplement plan; and you may need Medicare Part D Prescription Drug coverage.

How? Call 818-253-1736 to speak with a Benefits Guru team member. We can explain your options, give you a price quote, answer your questions and help you enroll.

Call 818-253-1736 to speak with a Licensed Insurance Agent.



Turning 65 Checklist About 6 Months Before Your 65th Birthday

Contact your doctors to see if they accept Medicare

Why? Whether your doctors accept Medicare assignment and participate in Medicare Advantage networks can help you decide whether you want to enroll in Medicare Supplement or Medicare Advantage.

How? Call your doctors directly, or see if they're listed on the Medicare.gov directory: <http://www.medicare.gov/forms-help-and-resources/find-doctors-hospitals-and-facilities/quality-care-finder.html>.

Note: If you don't sign up for Part B when you're first eligible, your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.

Consider and/or decide whether to purchase Medicare Supplement or Medicare Advantage health insurance

Why? If you choose, you may enroll in a Medicare Supplement plan up to six months prior to your 65th birthday. You cannot, however, enroll in Original Medicare or Medicare Advantage until three months before your 65th birthday. (See the next checklist, "Turning 65 Checklist: About 3 Months before Your 65th Birthday.")

How? Call 818-253-1736 to speak with a Benefits Guru team member. We can explain your options, give you a price quote, answer your questions and help you enroll.

Call 818-253-1736 to speak with a Licensed Insurance Agent.



Turning 65 Checklist: About Three Months Before Your 65th Birthday

Sign up for Medicare, if you have not received your automatic enrollment information in the mail, and if you're not already getting retirement or disability benefits. (You can sign up for Medicare even if you don't plan to retire at age 65.)

How? Pick one of three ways:

Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, call 1-800-325-0778. (Medicare is managed by the Centers for Medicare and Medicaid Services. Social Security works with CMS by enrolling people in Medicare).

Visit your local Social Security office. Use the Social Security Office locator at:

<https://secure.ssa.gov/ICON/main.jsp> or call 1-800-772-1213

Fill out a form online (if applying for Medicare only and not Social Security benefits) at <https://secure.ssa.gov/iClaim/rib> . Before you start, gather information on this checklist (<http://www.ssa.gov/hlp/isba/10/isba-checklist.pdf>).

Research and enroll in Medicare Part D Prescription Drug plan, a Medicare Advantage-Part D plan or a Medicare Supplement plan

Note: if you decide not to join a Medicare Prescription Drug plan when you're first eligible, and you don't have other creditable prescription drug coverage, or if you don't get extra help, you'll likely have to pay an enrollment penalty.

How? Call 818-253-1736 to speak with a Benefits Guru team member. We can explain your options, give you a price quote, answer your questions and help you enroll.

Call 818-253-1736 to speak with a Licensed Insurance Agent.



Already 65 Checklist

What you need to review and manage your plan each year

Once you are enrolled in Medicare, you do not need to sign up each year, but you can make changes on an annual basis to your Medicare Advantage or Medicare Prescription Drug coverage for the following year. These changes can be made during two enrollment periods each year:

- ✓ Open Enrollment Period (OEP): Oct. 15 – Dec. 7
- ✓ Medicare Advantage Disenrollment Period: Jan. 1 – Feb. 14

You also may want to review your Medicare Supplement health insurance plan each year, because premiums can change from year to year. While you can switch Medicare Supplement plans at any time throughout the year, you may be subject to underwriting. Even though you don't have to review your Medicare Supplement plan along with your prescription drug plan, it may be convenient to do so at that time.

The Checklist is on the following page →



Already 65: Annual Medicare Plan Review Checklist

A few reasons you may want to review your Medicare plan each year:

- You'd like to pay less for your prescription and health care services
- Your medications changed in the past year
- You were diagnosed, in the past year, with a new medical condition

Gather the following information:

- Your Medicare Part A and Part B effective dates: Part A _____ Part B _____
- Current Medicare plan information including:
 - Carrier: _____
 - Premium: _____
 - Deductible: _____
- Current prescriptions including frequency, dosage, and whether you use a local pharmacy or mail order.

Name of Prescription	Frequency	Dosage	Local Pharmacy	Mail Order

Compare your existing Medicare Advantage and Medicare Supplement health insurance plan with other plans to see if you can find a better plan or lower rate.

How? Call 818-253-1736 to speak with a Benefits Guru team member. We can compare your current plan to other plans, give you price quotes, answer your questions and help you switch plans if you decide to.