







What Changes When You Turn 65?

A simple guide to Medicare, employer coverage, Social Security, and planning ahead

Turning 65 is an important milestone, and it often comes with new decisions about Medicare, health coverage, and timing. Understanding the basics before your birthday can help you avoid confusion, missed deadlines, and unnecessary stress.



What to know

-  **Medicare enrollment timeline**
Your Initial Enrollment Period begins 3 months before your 65th birthday month, includes your birthday month, and continues for 3 months after.
-  **Part A and Part B decisions**
You may need to decide when to enroll in hospital coverage (Part A) and medical coverage (Part B), depending on your situation.
-  **If you still have employer coverage**
If you or your spouse are still working, review how your employer coverage works with Medicare before making any changes.
-  **Social Security matters too**
If you are already receiving Social Security, you may be enrolled in Medicare automatically. If not, you may need to enroll yourself.
-  **Planning ahead helps**
Review your doctors, prescriptions, budget, and preferred coverage options before your start date.



Good to know



Not everyone needs to make the same choices at 65.



Your work status and current coverage matter.



Missing deadlines can lead to late enrollment penalties.

“ *A little planning before 65 can make Medicare feel much less overwhelming.* ”

For educational purposes only. Medicare decisions depend on your individual situation.



Questions about turning 65 or Medicare planning ahead? I'm here to help.

