



A simple guide to working past 65 without surprises

# Working Past 65

*guide*



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# Why This Conversation Matters

even if you're not ready to enroll

Medicare isn't just a one-time decision at 65. It's a timing decision that should fit your real life.

If you're still working, it's easy to assume you'll "deal with Medicare later." And sometimes that works out fine. But many people don't realize there are choices that affect how smooth (or stressful) the transition feels when the time comes.

A good agent doesn't push you to make changes early.

They help you understand what to watch for, how your coverage coordinates, and what options stay open based on your work situation.

This Working Past 65 Enrollment Guide is designed to give you clarity without overwhelm. It helps you spot the few details that matter most, so you can move forward feeling informed, prepared, and confident. You are not here to make a decision today.

You are here to make sure you have options when life shifts.

*Justen Pavone*





# Justen Pavone

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## ABOUT ME

With 5 years in the insurance industry, I help people navigate Medicare with clarity, especially when they're turning 65 and still working.

I'm licensed in NC, SC, VA and specialize in Medicare and senior-focused coverage. My goal is to help you understand your options, avoid surprises, and make confident decisions without pressure.

## CREDENTIALS

- NPN #20247659
- VA License #1339057
- NC/SC License #20247659

## What you can expect working with me

### *Clear Answers*

I explain Medicare in plain language so you feel confident, not overwhelmed.

### *Smart Timing*

If you're still working, we'll map out the right timeline so nothing catches you off guard.

### *No Pressure*

You'll never be pushed into a decision. Just supported with clarity and options.

### *Year-Round Help*

Questions come up outside enrollment season. I'm here for those too.

# What Clients Are Saying



Justen has been great to work with. Prior to working with him, I was with a large brokerage and the difference is night and day. Not only did he take time to find Competitive bids for our benefits... but made sure every single question was answered and assisted every step of the way. I sincerely believe he cares about me first.

**BILL**

I want to say that Justen Pavone is a Amazing Agent and I enjoyed his personality and he is a great person. I will tell my whole family and friends about him and he is a hard worker.

**LEANDRA**



Before I reached the age for Medicare I was worried about how to transition from Tricare to Medicare without losing benefits. I found out about Justen Pavone thru FB and contacted him. He stayed in touch and when it was time he had done the research needed to fit my case. The experience I encountered working with Justen was incredible. He provided me the information I needed to make the right decisions for my Medicare needs. Justen simplified the process, which was excellent. He was very professional, respectful of my questions and courteous. He was a delight to work with, and I would highly recommend him to anyone. Justen provided remarkable service and quality.

**IRENE**

# Your Working Past 65 Check-In



## A simple January reset to start the year clear and prepared

Turning 65 can feel straightforward when you're still employed. You keep working, keep your coverage, and assume you'll deal with Medicare later.

And sometimes that works.

But many people don't realize that a few small details can affect what options you have and how smooth the transition feels when the time comes. This isn't about rushing decisions. It's about making sure your timeline fits your real life.

This Working Past 65 Guide was created to give you clarity without overwhelm.

Inside, you'll find simple questions designed to help you:

- understand what factors impact your Medicare timing
- spot the few details that matter most while you're still working
- know when a quick conversation could prevent stress later

You are not here to make a decision today.

You are here to keep your options open and avoid surprises.

Use the pages that follow to walk through the check-in at your own pace and focus only on what applies to you.

Ready to begin?



# Start Here

Answer a few quick questions to find your next step

## Check what applies to you right now:

- I'm turning 65 soon
- I already turned 65
- I'm still working full-time
- I'm working part-time / reducing hours soon
- I'm covered through my employer
- I'm covered through my spouse's employer
- I'm planning to retire in the next 6–12 months
- I'm not sure when I'll retire
- I contribute to an HSA (or my employer does)

## What matters most to you right now?

- Keeping things simple
- Avoiding surprise costs
- Staying with my current doctors
- Flexibility when I retire
- Not missing a deadline

*notes:*

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**Good news:** You don't need to figure this out alone. Your answers here help guide the next best step.

# Your Next Steps

Now that you know what applies to you, here's the easiest way to move forward without overthinking it.

## Step 1: Confirm what coverage you have right now

Write down the basics so nothing gets missed.

- Employer plan or spouse plan? \_\_\_\_\_
- Are you contributing to an HSA? \_\_\_\_\_

## Step 2: Decide what your timeline looks like

You don't need a forever plan. Just your next chapter.

- Retiring soon? \_\_\_\_\_
- Staying employed for a while? \_\_\_\_\_

## Step 3: Know what to watch for

Certain life changes can affect Medicare timing.

- Reducing hours
- Leaving a job
- Losing employer coverage
- Moving or changing providers

*notes:*  
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\_\_\_\_\_  
\_\_\_\_\_

## Step 4: Get a second set of eyes

This is where most people feel the most relief.

A quick conversation can help confirm your options and prevent surprises later.

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**Bottom line: You don't need to make decisions today.**

You just need a plan that fits your real life.

If you're unsure about any of this, reach out to your Medicare professional for a quick coverage review to talk it through.

And if you don't have someone you trust yet, I'd be happy to help!

[SCHEDULE A TIME TO CHAT!](#)





## **You're Clearer Than You Were Before**

You just took a few intentional minutes to think through your Medicare timing while you're still working. That alone puts you ahead of most people. This guide wasn't about making decisions today. It was about clarity. Knowing what applies to you, what to watch for, and how to keep your options open as life changes.

If everything felt straightforward, great. If a few things raised questions, that's normal. Working past 65 can change the timeline, and a quick conversation can prevent surprises later.

You don't have to figure it out alone.

If you'd like help talking it through, reach out to your Medicare professional. And if you don't have someone you trust yet, I'd be happy to help.

Confidence comes from knowing where you stand and having support when you need it.

*Rebekah Pavone*

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