TURNING 65 THIS YEAR

The 3 Things to Get Right Before You Enroll

Turning 65 starts your Medicare clock, but you have more time and more choices than most people realize. The costly mistakes usually come from acting at the wrong time, not from waiting. Here are the three things that matter, in plain language.

1 Find your personal enrollment window

There is no single national deadline for people new to Medicare. Your Initial Enrollment Period is a seven-month window: the three months before your birthday month, your birthday month, and the three months after. Someone with a December birthday is on a completely different timeline than someone with a March birthday.

> **Why it matters:** Enrolling in the three months before your birthday month helps your coverage start on time and avoids gaps.

- [ ] Mark the first and last day of my own 7-month window on a calendar.

2 Check your employer coverage before doing anything

This is the step people get wrong most often. If you or your spouse are still actively working and covered by a group health plan from an employer with 20 or more employees, you may be able to delay Part B without a late penalty. If the employer has fewer than 20 employees, or the coverage is not from active employment, the rules are different and delaying can be costly.

> **Two traps to avoid:** Delaying Part B without qualifying employer coverage can trigger a lifetime late-enrollment penalty. And if you contribute to an HSA, enrolling in any part of Medicare stops your eligibility to keep contributing.

- [ ] Confirm with HR whether my (or my spouse's) coverage lets me delay Part B.

3 Set up your Medicare account early

Create your free account at Medicare.gov while things are calm, so you are ready to act the moment your window opens. If you already receive Social Security, you may be enrolled in Parts A and B automatically and your card will arrive in the mail. If you are not yet drawing Social Security, you will need to sign up yourself, so do not assume it happens for you.

- [ ] Create my Medicare.gov account and confirm whether I will be auto-enrolled.

A FEW 2026 NUMBERS WORTH KNOWING

The standard Part B premium in 2026 is $202.90 per month, with a $283 annual deductible. Higher-income enrollees pay more through an income-related surcharge (IRMAA), which in 2026 begins above $109,000 in income for single filers and $218,000 for joint filers, based on your 2024 tax return. Most people pay the standard amount.

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Have a question about your own timeline? Reply to the email this came with and ask. This guide is educational, not advice about any specific plan.