

6 Months before 65

Understand how the Medicare programs structured.

Read about Parts A-B-C-D & Supplements.

Learn how Medicare works with other insurance

Read how Medicare coordinates with other insurance like your work group coverage.

Understand the cost associated with the different parts.

Read how Medicare coordinates with other insurance like your work group coverage.

Understand your enrollment options

Determine if you will be enrolled automatically or if you need to apply.

4 Months before 65

Check with your doctors as to what Medicare plans they accept.

Original Medicare or Part-C also?

Understand Medicare out of pocket costs

Premiums, Deductibles, Co-pays, & Co-Insurance.

Decide how you want to get your Medicare coverage

Original A,B,D, & Supp, Medicare Adv. (Part-C), or Continue Group plan.

Compare available plans in your area

Suggest meeting an Experienced and Licensed Insurance Agent to assist you.

1-3 Months before 65

Apply for Medicare with Social Security.

You will need: to set up a MySocialSecurity account online.

Enroll in Medicare Part-A during your Initial Enrollment Period

Enroll in Part-B

Unless you cont. working and staying on employer coverage or staying on your spouses employer coverage.

After you enroll in Part A&B

You can enroll in a Medicare Adv. (Part-C) or enroll in Prescription drug (Part-D) and purchase Medicare Supplement.