

2025 Medicare Starter Kit

Turning 65? Your Local Medicare Guide Starts Here.

Created for folks in rural Texas counties.

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2025 Medicare Starter Kit

Turning 65 Medicare Checklist

6 months before your 65th birthday:

- Learn the basics of Medicare (Parts A, B, C, and D)
- If still working, check with your HR or benefits team
- Talk to your spouse about your options

3 months before turning 65:

- Enroll in Medicare Parts A and B (unless delaying Part B)
- Compare local plans (Medicare Advantage vs. Supplement)
- Review your prescriptions and doctors

1 month before your Birthday Month & Beyond:

- Finalize your coverage
- Start using your benefits
- Schedule a yearly wellness visit

Medicare Advantage vs. Medigap (Supplement) Plans

Quick Comparison:

Medicare Advantage (Part C):

- Usually lower premiums
- Use plan network of doctors
- Often includes dental, vision, hearing
- Copays/coinsurance apply
- Best for budget-focused, in-network care

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Medicare + Supplement (Medigap):

- Higher premiums, but more predictable costs
- See any doctor who accepts Medicare
- Does not include extras like dental
- Covers most costs Medicare doesn't
- Best for frequent travelers or snowbirds

Know Your Medicare Deadlines

Initial Enrollment Period (IEP):

Starts 3 months before your 65th birthday and ends 3 months after.

Still working at 65?

You may be able to delay Part B and avoid late penalties. Ask us about it!

Annual Enrollment (Oct 15 - Dec 7):

For changing plans if you're already enrolled in Medicare.

What to Ask Before Picking a Plan

1. Do I want to keep my current doctors?
2. What prescriptions do I take-and how are they covered?
3. How often do I travel?
4. Do I need dental or vision coverage?
5. What's my monthly budget for premiums?

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Need Help? Let's Talk.

We're rural. We're personal. We're here to make Medicare easy.

- Schedule a free, no-pressure call
- We'll compare plans in your zip code
- Talk through delaying Part B, adding dental, or anything else

Call or Text: (254) 413-3309

Schedule Online: www.mediwhat.info/appointments

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