



Enrolling in Medicare Parts A and B

Turning 65?

...and collecting Social Security

Medicare Parts A & B will be automatically be mailed to you. There is nothing you need to do. Medicare will start on the 1st day of the month you turn 65. If you don't want Medicare at age 65, you can dis-enroll.

Turning 65?

...and still working and covered by employer insurance

You can delay your enrollment into Part B in favor of your group health insurance without fearing a late penalty. Be sure to consult with a Medicare agent so they can explain the Special Enrollment Periods you'll need to use once you retire so you don't incur late enrollment penalties.*

**The size of employer company determines whether Medicare will be primary or secondary payer. Consult with an insurance agent who specializes in Medicare.*

Turning 65?

...and NOT collecting Social Security

If you want Medicare to start when you turn 65, you must enroll in Medicare Parts A & B beginning 3 months before you turn 65. Medicare will begin the 1st day of your birthday month.

Over 65?

...and ready to retire

Enroll in Medicare starting 2-3 months before your employer coverage ends. You'll need to provide documentation showing you've had creditable coverage since turning 65 so you can avoid the late enrollment penalty. Medicare will begin the 1st day of the month after your employer coverage ends.



3 Ways to Enroll:

www.ssa.gov/benefits/medicare / 1-800-772-1213 / Your local Social Security office

www.PattiFagan.com | 888-218-9555 | patti@pattifagan.com