

# AGING IN? YOUR MEDICARE TIMELINE

This timeline will help you prepare for Medicare enrollment

12  
MO.S

## 12 MONTHS BEFORE YOUR 65TH BIRTHDAY

- Determine if you qualify for Medicare coverage.
- Explore the different parts of Medicare.
- Research how your current coverage works with Medicare.

9  
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## 9 MONTHS BEFORE YOUR 65TH BIRTHDAY

- Research Medicare costs.
- Find out whether you qualify for premium-free Part A.
- Learn about financial assistance options. Apply if you think you might qualify.

6-9  
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## 6-9 MONTHS BEFORE YOUR 65TH BIRTHDAY

- Determine the right time for you to enroll.
- Working past 65 and delaying enrolling? Set your retirement date and a time to sign-up around then to avoid penalties.

4-6  
MO.S

## 4-6 MONTHS BEFORE YOUR 65TH BIRTHDAY

- Consider meeting with a Medicare agent to help you navigate the enrollment process.
- Check if your doctors accept Medicare or Medicare Advantage.
- Figure out if you need a Part D plan or Medicare Supplement Insurance.
- Determine whether Original Medicare (Parts A and B) or a Medicare Advantage plan is right for you.
- Research Medicare Advantage plans. (Medicare.gov can help.)

1-3  
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## 1-3 MONTHS BEFORE YOUR 65TH BIRTHDAY

- Enroll during your Initial Enrollment Period.
- Be mindful of when your coverage begins.
- Once you're enrolled, decide whether to sign up for Medicare Advantage, Part D or Medicare Supplement Insurance
- Look for your Medicare card - it usually arrives within 30 days of being approved.
- Set up a "Welcome to Medicare" visit with your doctor.
- Start exploring how to make the most of your Medicare.

**BIRTHDAY  
MONTH**



Contact Simco I&WM to learn more:

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