

TURNING 65 CHECKLIST



The time is fast approaching and 65 is just around the corner – Now what? Not to worry. Follow our quick reference checklist below to get started!

NOT 65 YET? THAT'S GOOD! START EARLY EDUCATING YOURSELF SO YOU'LL BE READY

THREE MONTHS BEFORE YOUR TURNING 65 BIRTH MONTH

- ❖ Call 1-800-772-1213 or visit ssa.gov to confirm your eligibility for Medicare and start the enrollment process.
- ❖ Determine if you will need Medicare Part B**. (Will you have creditable insurance after turning 65 through employment? Do you have benefits like TriCare for Life or ChampVA? Are you a Veteran or do you have Indian Benefits?) A Medicare health insurance agent can help you determine what to do.
- ❖ If you need to enroll in Medicare Part B, determine what the monthly premium will be. (This will be based on the last 2 years income and may be higher than average if you are in a higher income bracket.)
- ❖ Once you determine what your Social Security Income will be, find out if you can get Extra Help paying for your Part B* premium or medication. (Special State assistance for lower income beneficiaries.)
- ❖ Understand the limitations of Original Medicare (Medicare Parts A* and B – Without any additional coverage). There are several “gaps” that could leave you with a hefty bill. Consult with your Medicare health insurance agent to determine if a Medigap plan (Supplement) or Medicare Advantage plan (Part C) works best for you. Remember, no two individuals circumstances are the same and it is not “one size fits all” even in the same household.
- ❖ Understand the penalties if you do not enroll in Medicare Parts B and D*** in a timely manner. This is definitely not something you want to learn about later!

**Medicare Part A is Hospital coverage*

***Medicare Part B is Medical coverage*

****Medicare Part D is Prescription drug coverage*

NEED HELP? WE ARE HERE TO HELP AT NO COST TO YOU! If you live in Oklahoma and would like to get clear, unbiased guidance on your Medicare Plan Options, give us a call today at 918-841-2694, TTY 711 (Available M-F 9am-7pm)

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