Your Turning 65 Medicare Checklist

A simple, step-by-step plan so you don't miss a deadline, pay a penalty or end up with a plan that doesn't fit.

Know your key dates

Initial Enrollment Period	7 months: the 3 months before your 65th birthday month, your birthday month, and the 3 months after.
Best time to sign up	The 3 months before your birthday month, so coverage can start the first day of your birthday month.
Medigap Open Enrollment	6 months, starting the month you're 65 or older and enrolled in Part B. Buy any Medicare Supplement without health questions.
Annual Enrollment	October 15 to December 7 every year. Changes take effect January 1.

6 months before you turn 65

- ☐ Write down your 65th birthday month and mark your 7-month enrollment window on a calendar.
- ☐ Find out whether you'll be enrolled automatically. If you already get Social Security retirement benefits, you usually will be. If not, you'll sign up through Social Security.
- ☐ Still working? Ask your employer's benefits office how your coverage works with Medicare and whether you can delay Part B without a penalty.
- ☐ Have a Health Savings Account (HSA)? Ask a tax professional when to stop contributing before Medicare starts.
- ☐ Check your work record. Most people get Part A without a premium after about 10 years of work.

3 months before

- ☐ Sign up for Parts A and B if you won't be enrolled automatically.
- ☐ List every doctor, specialist and hospital you want to keep.
- ☐ List every prescription with the dose, plus the pharmacy you use.
- ☐ Think about your budget: would you rather pay more each month for predictable costs, or less each month and pay as you go?
- ☐ Do you travel or spend part of the year in another state? Write it down. It affects which plan fits.

Choose how you'll get your coverage

Original Medicare + Medicare Supplement + Part D	Medicare Advantage (Part C)
See any doctor nationwide who accepts Medicare. Monthly supplement premium, more predictable costs. Add a separate drug plan.	Private plans approved by Medicare. Often a network, usually includes drug coverage, copays up to a yearly limit, and some extras.

Avoid the costly mistakes

- ☐ **Don't skip Part B** without other qualifying coverage from current employment. The late penalty can last as long as you have Part B.
- ☐ **Don't go 63 days or more** without creditable drug coverage, or a Part D late penalty may apply.
- ☐ **Don't miss your 6-month Medigap window** if you might want a Medicare Supplement. Afterward, in many states, companies can ask health questions.
- ☐ **Check networks and drug lists** for any plan before you enroll, not after.
- ☐ **Watch for scams.** Medicare won't call you uninvited to ask for your Medicare number.

Need help? A free review takes one call

I'm **Grace Roberts**, a licensed independent insurance agent with SilverChoice Insurance. I'll compare plans from the companies I represent, check your doctors and prescriptions, and explain your options in plain English, at no cost to you.

Call (806) 298-1131 or visit **medicare.silverchoiceinsurance.com**

We do not offer every plan available in your area. Currently we represent 7 organizations which offer 20 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance. Grace Roberts, Licensed Insurance Agent, NPN 20401997. SilverChoice Insurance, 5900 Balcones Drive #21399, Austin, TX 78731. General information only; rules and dates can change. Check Medicare.gov or call 1-800-MEDICARE for the latest.