

Turning 65 Checklist: About 9 Months Before Your 65th Birthday

Determine whether you're eligible for Medicare benefits

How? Pick one of three ways:

- Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, call 1-800-325-0778. (Medicare is managed by the Centers for Medicare and Medicaid Services. Social Security works with CMS by enrolling people in Medicare.)
- Visit your local Social Security office. Use the [Social Security Office locator](https://secure.ssa.gov/ICON/main.jsp) at <https://secure.ssa.gov/ICON/main.jsp> or call 1-800-772-1213.
- Go online to the Medicare.gov website's [Eligibility & Premium Calculator](http://medicare.gov/eligibilitypremiumcalc/#eligibility): <http://medicare.gov/eligibilitypremiumcalc/#eligibility>.

Why? This will help you determine if you will be automatically enrolled for Part A and/or Part B (and if so, to expect your Medicare card in the mail) or if you'll need to sign up. It also will estimate your premium amounts and provide information so you can decide whether you want Part B and whether you want to supplement Original Medicare.

Note: If you don't sign up for Part B when you're first eligible, your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.

Review your current health insurance plan

Why? Enrolling in Medicare can impact your existing coverage. For example, if you're on your employer's plan, your employer can change your premiums, benefits or even cancel coverage once you're enrolled in Medicare.

Explore your options for purchasing supplemental health insurance

Why? Medicare doesn't cover everything. You may want to consider enrolling in a Medicare Advantage plan; or supplementing Original Medicare (Parts A and B) with a Medicare Supplement plan; and you may need Medicare Part D Prescription Drug coverage.

How? Call [Medicare MarketPlace](http://MedicareMarketPlace.com) at 1-800-639-0781 to speak with a Licensed Insurance Agent. We can explain your options, give you a price quote, answer your questions and help you enroll.