RELIABLE READS MEDICARE · A GUIDE IN PLAIN LANGUAGE

Your Turning-65 Medicare Checklist

Medicare gives you a seven-month window around your 65th birthday — three months before your birthday month, the month itself, and three months after. Work this list from the top and nothing sneaks up on you.

About 90 days out

- ☐ **Confirm your personal enrollment window.** Seven months around your 65th birthday — and if you were born on the 1st, everything shifts a month earlier.
- ☐ **List your doctors, hospitals, and pharmacies.** Networks decide more than premiums do. You'll compare against this list, not a brochure.
- ☐ **List every prescription, with dose.** Drug coverage is plan-by-plan; the same medication can cost very different amounts.
- ☐ **Still working, or covered by a spouse's employer plan?** Different rules apply — get our "Working Past 65" guide before you do anything else.
- ☐ **Create your account at ssa.gov.** Enrollment runs through Social Security, and the account takes minutes now versus a scramble later.

About 60 days out

- ☐ **Choose your path: Original Medicare + a Supplement, or Medicare Advantage.** The one genuinely big decision. Our worksheet walks the trade-offs with your lists in front of you.
- ☐ **Compare drug plans against YOUR medication list.** Never by premium alone — the formulary match decides what you actually pay.
- ☐ **Decide what dental, vision, and hearing coverage are worth to you.** Original Medicare doesn't include them; some paths add them, others cover them separately.
- ☐ **Talk it through with a licensed advisor.** Free, no obligation — and the trade-offs explained out loud, before anything is signed.

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General Medicare education, in plain language. Not connected with or endorsed by the United States government, the federal Medicare program, or the Social Security Administration. We do not offer every plan available in your area; for information on all of your options, visit Medicare.gov or call 1-800-MEDICARE. Rules described here are general; your situation may differ — the consultation is free.

About 30 days out

- [ ] **Enroll — early in the window beats late.** Enrolling before your birthday month means coverage starts the month you turn 65.
- [ ] **If you chose a Supplement, use your guaranteed window.** The federal window starts the first month you are 65 or older and have Part B, and lasts six months. Other guaranteed-issue rights or state protections may also apply.
- [ ] **Save every confirmation number.** Enrollment, plan, and drug plan each confirm separately.

After your card arrives

- [ ] **Check the card, share it with your providers, carry it.**
- [ ] **Put October 15 on your calendar — every year.** Plans change annually. A ten-minute review each fall keeps yours fitting.

Late penalties can apply: Part B generally adds 10% per full uncovered year unless an exception applies, such as a qualifying Special Enrollment Period or Medicare Savings Program. Part D can add 1% of the national base beneficiary premium per full uncovered month after 63 consecutive days without creditable drug coverage; Extra Help is an exception. Penalties generally last as long as you have that coverage.

Want this mapped to your exact dates? The consultation is free, the pressure is zero, and you leave with a written picture of your choices.

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