



Signing Up For **MEDICARE**

Signing up for Medicare is an important step to ensuring you have the right coverage at the right time. Here are some things to consider as you approach age 65 or plan for retirement.

When To Sign Up

If you're already receiving Social Security payments, you will automatically be enrolled in Medicare Parts A and B starting the month you turn 65. If you need to delay, you'll have to send your Medicare card back declining Part B coverage.

If you aren't receiving Social Security, you will need to sign up for coverage and can start the process three months prior to your 65th birthday during your IEP.

Can I Delay Enrolling?

Many people delay enrolling at age 65 because they are still working and covered under group insurance. However, if your employer has fewer than 20 employees and you continue working, you may be required to sign up for Medicare. Check with your benefits administrator to see what their requirements are for individuals that are eligible for Medicare, this could help you avoid potential benefit interruptions.

Where to Enroll

You can enroll in person, over the phone, or online through the Social Security Administration. Visit a local office, call 1-800-772-1213, or at www.ssa.gov/benefits/medicare.

Important Forms

CMS-40B Application for Enrollment in Medicare - Part B

CMS-L564 Request for Employment Information

Enrollment Periods

Initial Enrollment Period (IEP) - 7 month window starting 3 months before and ending 3 months after your 65th birthday month

General Enrollment Period (GEP) - Jan. 1st through Mar. 31st. Coverage begins July 1st

Special Enrollment Period (SEP) - starts when you lose group coverage based on employment and ends 8 months later

Thank you for attending!

Presented by: Matthew Sohn (408) 384-8150

matthew@missionbenefits.com