Turning 65?

Follow Your Path to Medicare!

Start Here

Are you working ***OR*** is your spouse working ***AND*** at a job with at least 20 employees?

NO → Do you get health coverage through the Veterans Administration (VA) or TRICARE?

YES → Do you get health insurance through this job?

Do you get health insurance through this job?

NO → Enroll in Medicare up to 3 months before you turn 65.

To enroll, contact the Social Security Administration at **1-800-772-1213**.

If you are worried about affording Medicare, find help at ***www.BenefitsCheckUp.org***.

YES → Do you have "creditable" drug coverage that is as good as Medicare's basic drug benefit? Your job should tell you in writing.

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NO → Enroll in Medicare up to 3 months before you turn 65.

YES → Wait to enroll in Medicare Parts B and D. When you retire or lose your job-related health insurance, you will get a Special Enrollment Period to sign up.

Do you get health coverage through the Veterans Administration (VA) or TRICARE?

NO → Enroll in Medicare up to 3 months before you turn 65.

YES → Talk with VA/TRICARE Human Resources to learn how Medicare works with your current coverage. Then consider your options for enrolling in Medicare.

Have more questions?

Call a local Medicare counselor for free, personal help: ***www.medicare.gov/contacts***.

Learn more about Medicare: ***www.MyMedicareMatters.org***.

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National Council on Aging

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