

## **6 months** before your 65th birthday

- □ Learn about Medicare and what Original Medicare (Part A and Part B combined) does and doesn't cover. Original Medicare covers only about 80% of health care costs. You'll want to learn everything you can about Medicare so you can get the coverage you need.
- ☐ **Review your current health care coverage.** It's important to review the details of your current health care plan so you can decide on the type of benefits and coverage you'll need for Medicare.
- ☐ **Get familiar with your Medicare Initial Enrollment Period (IEP).** Your IEP is the seven-month window in which you can enroll in Medicare. It's based on the month you turn 65, so you'll want to mark your calendar accordingly.

## **4 months** before your 65th birthday

- ☐ **Find out which Medicare plans your current health care provider accepts.** Some health care providers don't take Medicare. Be sure to check with your doctors to see if they accept Medicare.
- ☐ **Attend a webinar or local Medicare learning session.** Learning sessions are a great way to get familiar with Medicare and connect with experts and peers.

## **3 months** before your 65th birthday

- ☐ **Apply for Original Medicare.** During your IEP, you can apply for Original Medicare with the Social Security Administration. You'll need to do this before enrolling in a Medicare plan with a private health insurance company like HealthSpring.
- Recommended: Enroll in a Medicare plan that offers additional coverage. If you need more benefits than what Original Medicare provides—like prescription drug, vision, dental, hearing and more—you'll want to enroll in a Medicare plan that provides you with the coverage you need.



## Together, we are so much more.<sup>sm</sup>

To speak with a Licensed Insurance Agent who can guide you through your Medicare options, call **1-866-639-5117 (TTY 711)** 

7 days a week, 8 a.m. - 8 p.m., Local Time

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