

NEW TO MEDICARE CHECKLIST

6 MONTHS BEFORE YOU TURN 65

- Meet with an agent at **The Medicare Whisperer®** to learn about:
 - The parts of Medicare and how the plans are structured (**Medicare Parts A, B, C and D**)
 - The difference between a **Medicare Supplement** and the **Medicare Advantage** program
 - The **costs** associated with each part
- Assess your **current insurance coverage** and **working situation**. This information will help decide if you should enroll in Medicare Parts A and/or B if you plan to continue working beyond age 65
- Call The Medicare Whisperer® at (816) 399-4871 to get started today!**

3 MONTHS BEFORE YOU TURN 65

- Talk to your agent at The Medicare Whisperer® if you have a **Health Savings Account** and enroll in Medicare Part A during your **Initial Enrollment Period**
 - Begins 3 months before you turn 65, the month of your 65th birthday and 3 months after
 - Enroll in Medicare Part B unless you are still working, have other creditable coverage, or you're eligible for a **Special Enrollment Period**
 - Enroll in a **Prescription Drug Plan** and choose between a Medicare Advantage or Medicare Supplement to build on to your coverage
- Create an account at **www.myMedicare.gov** to keep track of all your Medicare coverage and claim information
- Don't have an agent yet? Contact us to meet with one of our Medicare experts!**

THE MONTH BEFORE YOU TURN 65

- Keep an eye out for your red, white and blue **Medicare card** and cards related to your Prescription Drug Plan, and Medicare Advantage plan or Medicare Supplement
- Cards delayed? Give us a call, we can help with that!**

ANNUALLY

- Just like your health needs change year to year, health insurance plans do too. Review your Medicare plans every year from **October 15th to December 7th** to make sure they are still the most appropriate decision for you.