**I’m turning 65 – I’m not sure what to do!**

**What you need to know.**

* **PART A:** You will ***automatically*** be enrolled in Medicare Part A- No Cost. You do not need to apply or do anything to get it.
* **PART B:** Part B enrollment is ***optional*** *under certain circumstances*, but there is a penalty if you do not sign up when you initially qualify. The best way to enroll and ensure timely enrollment is to go to the Social Security office, and do it in person. Find the office closest to you: [Field Office Locator | SSA](https://www.ssa.gov/locator/)

***You can sign up for Medicare 3 months before your 65th birthday. Your Medicare will be effective on the 1st of the month, on the month of your birthday.***

* **Medicare Supplement Plans:** Usually Medicare isn’t enough coverage for most people. Supplement plans are obtained to help with those costs not covered by Medicare Parts A&B. **To enroll on a Medicare Supplement plan, you will need your Medicare Part A & Part B effective date, and Medicare number.**
* **Part D:** Is Drug Coverage, purchased with a Supplement Plan.

***Give us a call to discuss what is best for your situation. We can help you navigate this transition.***



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