

## Turning 65 soon? Here's your step-by-step Medicare checklist.

Whether you plan to retire or continue working, you have some important decisions to make regarding Medicare when you turn 65. This checklist will help guide you through the process. If you ever have questions or want to begin your transition to Medicare, call **844.388.6565** to speak with a local advisor.

### ○ **First, Know When You're Eligible**

If you find yourself in this window, you are officially eligible.



Enrollment requirements and deadlines can get tricky, so even if you're unsure about starting Medicare during this time frame, [contact our team](#) now to make sure you're meeting deadlines and avoiding coverage gaps or potential penalties and fees.

### 12 Months Before Your Medicare Date

#### ○ **Attend a free Medicare webinar.**

Learn more about the basics of Medicare in real-time or watch a webinar on-the-go. [Click here](#) to view a list of our on-demand webinars or [register to attend a live session](#).

**\*Expert tip:** these webinars are a great place to start learning about topics such as: working past 65, HSA, penalties, costs and coverage, spousal coverage, early retirement options, and so much more.

### 6 Months Before Your Medicare Date

#### ○ **Schedule a call with our advisors.**

When you talk to one of our advisors, they get to know your unique situation and needs.

#### ○ **Follow your advisor's next steps.**

We'll advise on the best course of action based on your retirement plans, lifestyle, and health needs.

### 3 Months Before Your Medicare Date

#### ○ **Receive a Medicare plan recommendation from your RetireMed advisor.**

Your advisor does all of the research and analysis for you. We will present a plan recommendation customized to your needs and budget—all you have to do is choose.

#### ○ **Sign up for a Medicare plan.**

Your advisor will walk you through the entire enrollment process, help you fill out your paperwork, and file it with your insurance company on your behalf.

#### ○ **Planning to Work Past 65?**

No problem! **Retirement is not a requirement for Medicare.** We highly recommend [speaking with an advisor](#) to compare your current employer coverage to Medicare. Understanding your options is important because Medicare is often more economical and can provide additional benefits.