Your Turning-65 Medicare Checklist

A plain-English guide from Frank & Elia Hernandez, 65 Horizon Advisors

No pressure, no jargon. Just the things most people wish someone had told them a few months before their 65th birthday.

1. Know your window (Initial Enrollment Period)

- Your window is **7 months long**: the 3 months before your birthday month, your birthday month, and the 3 months after.
- Signing up early avoids gaps in coverage. Waiting too long can mean **lifetime late penalties** on some parts of Medicare.
- Mark your dates: window opens ____ / closes ____.

2. Are you still working, or covered by an employer plan?

- Still on a job plan? You may be able to delay Part B without a penalty, but the rules depend on employer size and plan type.
- Ask your HR department: *"Is this plan primary to Medicare after I turn 65?"*
- Retiring soon? A special enrollment period usually starts when your job coverage ends. Write down the date so you don't miss it.

3. Understand the basics (in plain words)

- **Part A:** hospital stays. Most people pay no premium.
- **Part B:** doctor visits and outpatient care. It has a monthly premium.
- **Part D:** prescription drug coverage.
- **Medigap (Medicare Supplement) or Medicare Advantage:** two different ways to fill the gaps. You generally choose one path, not both.

4. Gather your information

[ ] Social Security number

[ ] Birth certificate or proof of age

[ ] List of your doctors and hospitals

[ ] List of your prescriptions and doses

[ ] Your current insurance cards

[ ] Your preferred pharmacy

5. Questions to ask before you choose a plan

- Are my doctors and hospitals in the plan's network?
- Are my medications covered, and at what cost?
- What is my worst-case yearly cost, not just the monthly premium?
- What happens if I travel or spend part of the year in another state?

6. Don't forget Social Security

- Your full retirement age may be later than 65. Claiming early reduces your monthly check.
- If you already collect Social Security, you are usually signed up for Parts A and B automatically.

7. Watch for scams

- Medicare will **not** call you uninvited to sell you something.
- Never share your Medicare number with someone who contacted you first.

8. Plan beyond health coverage

- Review your life insurance and your family's protection plan.
- Think about retirement income: how will your savings, Social Security and any pension work together?
- Think about what you want to leave to your family.

Want to talk it through?

We'll go over your dates and options in a short, no-pressure conversation. No call center, just Frank or Elia.

Call: (786) 301-2000 **Book a time:** calendly.com/insurance-annuities/30-minute-meeting-clone

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