BlueCross BlueShield of Oklahoma

My Medicare Timeline Checklist

(for people retiring at age 65)

You're taking an important step toward a smooth transition to Medicare. This checklist features important moments on your personal Medicare journey — and you can use it to keep track of actions you should take.

4-6 Months Before I Turn 65

☐ ____________________ **MONTH/YEAR**

Understand My Medicare options.

Since Original Medicare doesn't cover all your hospital and medical costs, you may need to find a plan that offers additional coverage. This is a good time to find out what types of plans there are. Remember, your employer provides group retiree Medicare coverage. These plans are not available to everyone. But for those who have this choice, it's often the best option and may provide lower costs than an individual Medicare plan you'd buy on your own.

3 months before I turn 65

☐ ____________________ **MONTH/YEAR**

Get Ready for Medicare Packet

This welcome package is the first mail you will receive from Medicare. It includes a letter, booklet, and Medicare card. The booklet explains important decisions you need to make before your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage starts.

It's sent to all people who automatically get Medicare because they're getting Social Security benefits before they're eligible for Medicare.

Enroll in Medicare three months before your 65th birthday — and maximize your benefits.
It's great to get a head start. Your Initial Enrollment Period for Medicare Parts A and B begins three months before the month you turn 65. That means you can contact Social Security and enroll to make sure that all your benefits begin together on the first day of the month you turn 65. And you'll avoid any potential penalties for late enrollment.

Enroll at your local Social Security office or online at **www.ssa.gov.** You also can enroll by phone at **1-800-772-1213 (TTY 1-800-325-0778)**, Monday through Friday, 7:00 a.m. – 7:00 p.m. local time. Once you get your red, white and blue Medicare card, contact your benefit administrator about enrolling in your group retiree Medicare plan.

Review my group retiree Medicare plan options. Speak with your benefit administrator about the group retiree Medicare coverage choices available to you. By taking this step now, you can give yourself time to understand the coverage and enrollment process before you need to select your Medicare plan.

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My 65th Birthday Month

Happy Birthday! You turn 65 this month.

You are eligible for Medicare! If you already enrolled in Medicare Parts A and B, your coverage should begin at the start of this month. If you haven't, now's the time to complete that important step. Then you can enroll in your group retiree Medicare plan.

Here's what to do today:

- If you haven't enrolled in Medicare Parts A and B, contact Social Security now.
- With your Medicare card handy, contact your benefit administrator and select a group retiree Medicare plan.
- Complete and submit all enrollment forms.

My Retirement Date

☐ ____________________ **MONTH/YEAR**

Happy Retirement! It's time to enroll in a Medicare plan.

Congratulations on your upcoming retirement! If you haven't already, make sure you choose one of your employer's retiree group Medicare plans and submit all required forms right away. If you haven't enrolled in Medicare Parts A & B, contact Social Security today.

After My Retirement Begins

☐ ____________________ **MONTH/YEAR**

Your chance to enroll ends soon.

Your Medicare Enrollment Period is ending soon. If you haven't enrolled in Medicare and made your coverage choices, do it now so you don't miss out on the benefits you've worked so hard to earn. Select your group retiree Medicare coverage and submit any required forms to your benefit administrator.

If you have questions about your group retiree options or how to enroll, contact your benefit administrator right away.

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