

Medicare Basics

A few months before you turn 65, it's time to think about Medicare enrollment.

The time frame for signing up and making these decisions is 3 months before or after your birth month.

For Example:

If you were born in July you could enroll in April and as late as October.

When Is My 7-Month Initial Enrollment Period?



Traditional Medicare Option:

- Part A: Inpatient services (hospital, nursing homes, etc) covers Medicare inpatient care, including care received while in a hospital, a skilled nursing facility, and, in limited circumstances, at home.
- Part B: Outpatient services (equipment, doctor office visits, lab work, etc) covers medical services and supplies that are medically necessary to treat your health condition. This can

- include outpatient care, preventive services, ambulance services, and durable medical equipment.
- **Part D**: Optional prescription drug coverage provided and coordinated by Medicare-approved private insurance companies.

Medicare Advantage Option:

• Part C or called "Medicare Advantage": offered by private insurance companies. Comparable to Traditional Medicare options but should be individually considered as to benefits.



If you are receiving Social Security check at the time of your 65th birth month, you will be automatically informed and enrolled. If you have **not** started receiving your Social Security check, you will **not** be informed or enrolled.