<u>MEDICARE – FILING FOR BENEFITS</u>

Thank you for contacting us. Our goal is to assist you throughout the Medicare application process by offering clear information and guidance. Please be aware that while we can provide instructions on how to apply for benefits, we are not authorized to submit applications on your behalf. You must complete the application yourself. If you need further assistance, you may consider asking a family member or visiting your local Social Security Office for additional support.

<u>Turning Age 65</u>

Individuals who have **<u>recently reached the age of 65</u>** are advised to enroll in both Part A and Part B, as automatic enrollment is not guaranteed.

- There is a 7-month enrollment period, which begins three months prior to your 65th birthday and concludes three months after.
- (For instance: If your 65th birthday falls on January 1st, submitting your application by October 1st will ensure benefits commence on January 1st.)

<u>NOTE:</u> **Applying less than three months before your birthday may result in a delayed effective date for coverage. It is highly recommended to apply at least three months in advance whenever possible.**

<u>Delaying Part B Coverage (Due to Other Group Coverage)</u>

If you are considering postponing enrollment in Part B at your normal retirement age because you are still employed, this is a valid option. You may delay coverage for one of the following reasons:

- You are still working and covered by an employer or spouse’s group plan (20 or more employees); or retired and covered by your spouse's group plan.
- Retired, covered by a Retiree Group Healthcare Plan
- You are covered under a Union plan
- Military - Active duty or covered under VA
- When you are ready to enroll, you will have an 8-month Special Enrollment Period (SEP), begins the month group plan terminates, which ends in the 8-months, in short, you have 8 months from the date coverage is loss to enroll in Part B.

NOTE: **It is important to ensure that you remain covered in an eligible plan—such as a group plan with 20 or more employees—to avoid penalties assessed by the SSA for any months without qualifying coverage.**

Before Delaying Part B Coverage After Age 65, you may want to take the following into consideration:

IMPORTANT: Before deciding whether to delay enrolling until after Retirement, keep in mind that, in the event of a sudden loss of group coverage, such as lay-off or involuntary termination

- You may experience a break in group coverage, as COBRA is not considered group coverage
- Healthcare.gov is not considered as group coverage nor is Healthcare.gov coverage, it is considered private health coverage.

NOTE: **Please be aware that after age 65, any break in group coverage can result in late enrollment penalties for Part B and D, and even Part A if you delay it as well. These are not one (1) time penalties, but lifetime penalties.**

READY TO APPLY FOR COVERAGE

Whether you are Turning Age 65, Disabled or Older and Delayed enrolling in Part B until Retirement and now you are ready to apply for coverage, you will need to apply for coverage directly with the Social Security Administration. For your convenience, below is information that should be helpful with the application process and will allow you to complete your application. (**Note: Please be advised that should you have questions or concerns, you will need to contact the Social Security Administration directly at (800) 772-1213**.

START YOUR APPLICATION-ELECTRONICALLY: Click here **Ready to sign up for Part A & Part B | Medicare**, you will be re-directed to the official SSA/Medicare System to complete the necessary steps. Once on the site, you may complete the form electronically or print it, complete it and drop it off at your local Social Security Office, Fax it or mail it:

- **Electronically:** Complete it online and submit it electronically when done.

- **Written Form:** Download it, print, complete and submit it via fax or In-Person at a local Social Security Office, the SSA/Medicare System site will provide with all the information needed to complete the application.

LOCAL APPLICATION ASSISTANCE: If you need additional assistance, or have additional questions regarding the process, contact your local Social Security Office for assistance, to locate an office near you, please phone **(800) 772-1213**.

CHECK YOUR APPLICATION STATUS

It can take an average of 3 months from the date the application is submitted, and sometimes even longer before your application is approved. You can access the system and check on your Application Status, click on this link, **Check application or appeal status | SSA**, to be directed to the SSA system, to see if you have been approved.

Once approved for both Part A and Part B, you can now contact an Agent/Agency to get assistance with the selection of a Medicare Plan. Click on this link, to Learn More about **MEDICARE PLAN OPTIONS**.

Again, we are happy to assist you with this process. If you have questions, please feel free to contact us.

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