

WHEN TO APPLY FOR MEDICARE

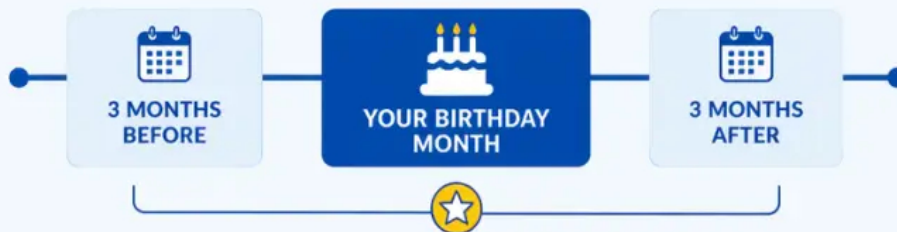
Enroll on time to avoid late penalties and coverage gaps.



MEDICARE INITIAL ENROLLMENT PERIOD

7 - MONTH WINDOW

3 months before, the month of, and 3 months after your 65th birthday.



BEST TIME TO ENROLL

Coverage can start as early as the 1st day of your birthday month.

OTHER TIMES YOU CAN ENROLL



GENERAL ENROLLMENT PERIOD

- JANUARY 1 - MARCH 31

If you didn't enroll during your Initial Enrollment Period, you can enroll now. Coverage starts July 1.



MEDICARE OPEN ENROLLMENT

- * OCTOBER 15 - DECEMBER 7

Make changes to your Medicare Advantage Plan or Part D drug plan. Changes take effect January 1.



MEDICARE ADVANTAGE OPEN ENROLLMENT*

- * JANUARY 1 - MARCH 31

Make one change to your Medicare Advantage Plan. Changes take effect April 1.



REMEMBER

Enroll on time to avoid late penalties for Part B and Part D. Review your options >



Learn more or apply at
Medicare.gov



or call
1-800-MEDICARE
(1-800-633-4227)