

# Medicare Planning Checklist

A lot goes into choosing the Medicare coverage that's right for you. We've mapped out the steps to get you started.

## 6 months before you turn 65:

- Learn about:
  - The different parts of Medicare and what they cover
  - When and how to enroll
  - Florida Blue Medicare plan options
- Learn about which Medicare option is right for you, including:
  - What it is
  - How it works
  - What it covers and doesn't cover

**See our enclosed Medicare Basics Guide for a helpful overview.** Learn more about your options at [floridablue.com/check1](http://floridablue.com/check1) or by calling **1-866-904-9530** (TTY 1-800-955-8770).

- Talk to your human resources department** if you have coverage through your:
  - Employer and plan to continue working
  - Spouse, who is working

## 3 months before you turn 65:

- Your Initial Enrollment Period (IEP) has started, which means you can now enroll in Medicare.** Your IEP is the 7-month period that includes the 3 months before you turn 65, your birth month and the 3 months that follow. If you decide to enroll in Medicare, it's best to do so during this period.
- Note: You must enroll in Original Medicare before purchasing other coverage that can help with non-covered expenses.

### INITIAL ENROLLMENT PERIOD (IEP)

THE MONTH YOU TURN 65



(over, please)



Note: The sooner you enroll during your Initial Enrollment Period (IEP), the sooner you can use your coverage. Enrolling during the 3 months after your birth month may cause gaps in your coverage. Also, if you enroll after your IEP, you may have a higher Part B monthly premium for as long as you are enrolled in Part B.

### 3 months before you turn 65:

- Gather the following** when you're ready to enroll:
  - An original or certified copy of your birth certificate
  - W-2 forms from the last 2 years
  - Your Social Security card or number
- Request an **application for Original Medicare** (Parts A and B):
  - Contact the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778), Monday – Friday, 8 a.m. – 7 p.m., or visit [ssa.gov/medicare](https://ssa.gov/medicare) for the office nearest you.
- Complete and return your application** to receive your red, white and blue Medicare card by mail. Congratulations! You're enrolled in Medicare or Original Medicare, Parts A and B.

**Note:** Original Medicare does not cover everything, so you may want to protect yourself with additional coverage.

- Determine if you need additional coverage:
  - Option 1:** Choose a Medicare Advantage plan (also known as Part C), offered by private companies like Florida Blue Medicare.
    - A Medicare Advantage plan combines Part A (hospital insurance) and Part B (medical insurance) into one plan. It usually includes prescription drug coverage and may offer additional benefits not provided by Original Medicare.
  - Option 2:** Add a Medicare Supplement insurance policy and/or a Medicare Part D Plan to Original Medicare coverage, offered by private companies like Florida Blue.
    - A Medicare Supplement Insurance Plan helps pay some of the out-of-pocket costs that come with Original Medicare.
    - A Medicare Part D Plan helps pay for prescription drugs.

Review our enclosed Medicare Basics Guide for information on each option.

## Still have questions?

A local licensed Florida Blue Medicare agent will be happy to answer your Medicare questions and find a plan that meets your needs.



Call **1-866-904-9530** (TTY 1-800-955-8770)



Visit **[floridablue.com/check1](https://floridablue.com/check1)**

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