

Find your Medicare Path



Path 1

Turning 65 & Not Working

If you're not on an employer plan, here's your path to Medicare:

1

Understand the basics

View our Medicare video to understand the different parts of Medicare

2

Apply Before You Turn 65

Apply for Part A & B at [SSA.gov](https://ssa.gov). If you're already collecting Social Security you are auto-enrolled.

3

Processing & Approval

Your medicare number and card will arrive after your application is processed and approved.

4

Discuss Your Options

Talk with your team to understand and pick the right plan for you.

Path 2

Turning 65 & Working

Already have coverage through a job? Choose the option based on your company size:

SCENARIO 1

If your company has more than 20 employees, **compare your options.**

1

Compare

Compare your group coverage to your Medicare benefits.

2

Avoid Medicare Penalty

Creditable coverage matters. If there's any doubt, check with your employer or benefits administrator.

3

Make your decision

When the time is right, connect with our team.

SCENARIO 2

If your company has less than 20 employees, **you'll likely need to enroll.**

1

Avoid Medicare Penalties

Enroll in Part B on time and have Part D or creditable drug coverage to avoid lifelong penalties.

2

Out-of-Pocket Risk

Medicare pays first. Without Part A and B, your group plan may pay little or nothing, leaving you with higher costs.

3

Contact Us

Reach out to our team to review penalty and out-of-pocket risks before your decide.

Questions?
We're here to help.

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