



Turning 65? Here's What You Need to Know About Medicare—and What Comes Next

Your One-Year Guide to Planning with Confidence

If you'll be turning 65 in the next 12 months, now is the time to start preparing. Medicare offers affordable coverage for doctor visits, hospital stays and prescriptions—but navigating your options isn't always straightforward. With dozens of plan combinations, enrollment deadlines, and rules that vary based on your income or work status, even the most detail-oriented people can feel overwhelmed.

And the stakes are high: the choices you make now—about coverage, timing, and plan type—can shape your healthcare access and costs for years to come. That's why Emry Health Concierge is here to guide you through every decision, help you avoid missteps and make sure your transition is seamless.

Medicare 101: What the Different Parts Cover

Medicare is made up of several parts, each covering different aspects of your care. Understanding how they work—and how they can be combined—is the first step to making confident, well-informed choices.

- ▶ **Part A (Hospital Insurance):** Covers inpatient hospital stays. Usually premium-free.
- ▶ **Part B (Medical Insurance):** Covers doctor visits, outpatient care, preventive services. Monthly premium applies.
- ▶ **Part C (Medicare Advantage):** A bundled alternative to Original Medicare offered by private insurers. May include dental, vision, and drug coverage.
- ▶ **Part D (Prescription Drug Coverage):** Covers prescription drugs. Must be added separately unless enrolled in a Medicare Advantage plan that includes it.
- ▶ **Medigap (Plans A–N):** Optional supplemental insurance that helps pay for out-of-pocket costs not covered by Original Medicare. Offers flexibility in provider choice.

Note: Plan F is only available if you turned 65 before January 1, 2020. We can help you compare your options and select the right supplemental plan based on your eligibility and healthcare needs.

What to Consider When Choosing a Supplemental Medicare Plan

Choosing a supplemental Medicare plan isn't just about enrolling—it's about making sure your coverage fits your health needs, financial goals, and future plans. Here's what to think through:

Cost & Coverage:

- ▶ **Monthly Premiums:** What will you pay—and could your income affect the cost (via IRMAA)?
- ▶ **Out-of-Pocket Costs:** Consider deductibles, copays, and coinsurance—not just the monthly premium.
- ▶ **Prescription Coverage:** Are your medications included and affordable under the plan?
- ▶ **Specialists & Providers:** Will your preferred doctors and pharmacy accept the plan?

Lifestyle & Future Needs:

- ▶ **Still Working at 65?** You may be able to delay enrolling in Medicare without penalty if you have qualifying coverage.
- ▶ **Frequent Travel or Multiple Residences?** Some plans offer better portability and nationwide access.
- ▶ **Long-Term Care Planning:** Medicare doesn't cover custodial care like help with dressing, bathing, or extended in-home support. We'll help you think through alternatives.
- ▶ **Evolving Health Needs:** Are you planning ahead for future surgeries, diagnoses, or chronic care needs?



How We Make Your Transition Seamless

One-on-one, concierge-style support from start to finish.

Your Emry Health Concierge Advocate will:

- ▶ Help you understand your Medicare eligibility and timeline
- ▶ Compare plan types and walk through every option
- ▶ Guide you through all enrollments

Make the Most of Medicare—Without the Guesswork

Turning 65 shouldn't mean sorting through fine print and confusing plan choices alone. We help you prepare early, avoid costly mistakes, and choose coverage that fits your lifestyle, healthcare needs, and financial goals.



Your 12-Month Medicare Countdown Checklist

What to Expect—and When to Act

12–6 Months Before Your 65th Birthday

- ☐ If you're still working, meet with your HR team to understand how your employer coverage coordinates with Medicare—and whether retiree health benefits will be available when you leave. *Your Emry Advocate can join that conversation to help ask important questions and ease the burden.*
- ☐ Review your Social Security income statement and work with your wealth advisor to determine when you'd like to begin receiving benefits.

6–3 Months Before Your 65th Birthday

- ☐ Confirm Medicare eligibility at [medicare.gov](https://www.medicare.gov).
- ☐ Your Emry Health Concierge Advocate will reach out to schedule a planning session. Together, we'll review:
 - ▶ Your current doctors and prescription needs
 - ▶ Potential income-based surcharges (IRMAA)
 - ▶ Any existing employer or retiree coverage
 - ▶ Everything you'll need to enroll in Medicare
 - ▶ Whether you should delay Medicare enrollment due to active working status
 - ▶ Family or spouse considerations

3–0 Months Before Your 65th Birthday

- ☐ Enroll in Medicare Parts A and B through the Social Security Administration at [ssa.gov](https://www.ssa.gov).
- ☐ Start your application three months before your 65th birthday to ensure your coverage begins on time.
- ☐ Your advocate will help you compare supplemental options and guide you through enrolling in Medicare Supplemental Plans + Part D (prescription coverage).
- ☐ We'll also walk through provider networks, travel coverage and long-term care considerations.

Start planning today with
Emry Health Concierge by your side.



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