



# Important Dates

## For People Eligible for Medicare

Most people become eligible for Medicare when they turn 65. If you get benefits from Social Security or the Railroad Retirement Board (RRB), you are automatically enrolled in Parts A and B during your Initial Enrollment Period. If you aren't receiving those benefits, you need to sign up for coverage by contacting Medicare about three months before you turn age 65. Your Initial Enrollment Period starts the first day of the month you turn age 65 and includes the three months before the month you become eligible for Medicare, the month you are eligible, and three months after the month you become eligible. Your benefits generally begin with the first of the month in which you turn 65.

Most people sign up for Part A when they're first eligible. Not everyone may want to sign up for Part B when they turn 65 – especially if you still have coverage through your employer. It's important to check into your options early. Your Personal Advisor at Physicians Mutual can help you.

### Medicare Supplement

If you wish to get a Medicare Supplement insurance policy, it is available to you in **three** ways:

- **During your Open Enrollment Period (OEP) –**  
This is the easiest way to apply. During Open Enrollment, you cannot be turned down even if you have pre-existing health conditions. Generally, your OEP begins on the first day of the month in which you turn 65 and you are enrolled in Medicare Part B. Your OEP will then last for six months. Your coverage will usually start when your Medicare coverage begins. **You can apply for your Medicare Supplement six months before your 65th birthday.**
- **With your seven guaranteed issue rights –**  
If you are no longer in your open enrollment period, there are several Special Enrollment Periods where you are still guaranteed Medicare Supplement insurance. These "guaranteed issue rights" mean you cannot be turned down (or charged more) for coverage.
- **By going through a qualification process –**  
If you aren't eligible for either of the first two options, you can buy Medicare Supplement insurance by answering health questions.

### Part D

If you want a Prescription Drug Plan (Part D) the best time to enroll is:

- **During your Initial Enrollment Period –** which is when you turn 65 and enroll in Medicare Part B. After that, there are only two other times you can enroll in a Part D plan:
- **Annual Enrollment Period (AEP) –** This time period allows you to change your Part D plan for the upcoming year. If you don't enroll during your Initial Enrollment Period and you don't have another source of creditable drug coverage, there is an Annual Enrollment Period that runs from October 15 through December 7 every year. Your coverage will start on January 1 of the following year. There may be a monthly penalty on your Part D premium for every month you could have had Part D coverage but didn't take it.
- **Special Election Period –** If you wait to enroll because you have creditable drug coverage from another source (like an employer or union), you can sign up at any time, or if your other coverage is discontinued. This period lasts for three months after the other coverage ends.

If you have questions about Medicare and Medicare Supplement enrollment periods, one of our Personal Advisors is always here to help. **Call us at 1-800-331-3458.**

Neither Physicians Mutual Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program. Medicare Supplement Insurance Policy Form Numbers: P420, P425, P426, P427 (GA: P420GA, P425GA, P426GA, P427GA; PA: P420PA, P421PA, P425PA, P426PA, P427PA; VA: P420VA, P425VA, P426VA, P427VA). This is a solicitation of insurance. Products vary by state. In MD: Medicare Supplement insurance is available to people under age 65 eligible for Medicare due to a disability.