

# Quick-Start Guide: If you're NOT YET receiving Social Security benefits



If you decide Medicare is right for you, follow these easy steps to begin your enrollment in Medicare Part A (hospital coverage) and Medicare Part B (medical coverage). Refer to the guide *Helping You Understand The Medicare Program* for more details and contact information.

## ➔ Step 1

Decide if you'll have other health coverage available after you turn 65.

Other coverage can be through your:

- Employer
- Union
- Military
- Spouse



**Reminder:**

Talk to your benefit manager or Human Resources Department to find out how your other coverage will work with Medicare.

## ➔ Step 2

Take a look at your options.

**If your other coverage is primary insurance, consider:**

- Enrolling in just Medicare Part A

**If your other coverage is secondary insurance or if you have no other insurance, consider:**

- Enrolling in both Medicare Part A and Medicare Part B

## ➔ Step 3

Contact the Social Security Administration to enroll in Medicare.

Be sure to ask:

- What the premium for Part B is
- How you can pay
- When coverage will start
- What will be covered

You will receive a:

- Medicare ID card
- Medicare & You booklet



**Reminder:**

Call Social Security at least three months before your 65<sup>th</sup> birthday to give yourself enough time.

## ➔ Step 4

Decide if you need:

- Medicare Part D (prescription drug) coverage
- Medicare Supplement (Medigap) insurance



**Reminder:**

Before deciding on coverage, do your research; also ask a licensed insurance agent/producer for help.

## ➔ Step 5

Schedule your "Welcome to Medicare" exam.

*(Applies only if you are enrolling in Medicare Part B.)*



**Reminder:**

You must have the exam within the first 12 months of your Medicare Part B coverage, so make the appointment as soon as possible.

We know making Medicare decisions can be difficult. Let us help. We'll be happy to guide you and answer any questions you may have. Contact us at:

1-800-235-7732 or  
PhysiciansMutual.com