



Your Medicare Timeline

Important steps to take before you turn 65

Take these steps before you turn 65 to help make your transition to Medicare as smooth as possible.

10 – 12 Months Before

- Contact the Social Security Administration about your eligibility for Medicare benefits. Visit www.ssa.gov, or call **1-800-772-1213** or **TTY 1-800-325-0778**.
- Learn about Medicare coverage options available and how to enroll for benefits. Visit www.medicare.gov, or call **1-800-633-4227** or **TTY 877-486-2048**. To find Medicare resources in your state, click the “Help & Resources” tab on the Medicare website.
- Contact Physicians Mutual Insurance Company at **1-800-235-7732** for your free copy of the U.S. Department of Health and Human Services “**Guide to Health Insurance for People with Medicare.**”

7 – 9 Months Before

- Check with your health care providers to see if they accept Medicare.
- Review your current health care coverage to find out what happens after you turn 65.
- Research available Medicare Supplement insurance policies. Carefully compare each insurance policy’s benefits, service and rate history. To help you get started, download a copy of our “**Medicare Supplement Insurance (Medigap) Buyers’ Guide**” from the “Additional Resources” section of our website.

4 – 6 Months Before

- Get answers to remaining questions you may have about Medicare. Contact the Social Security Administration, or call **1-800-235-7732** to talk with an experienced insurance agent/producer at the Physicians Mutual family.

3 Months Before

- Apply for Medicare through the Social Security Administration.
- Select and enroll in a reliable Medicare Supplement insurance policy.

After You Turn 65

- Review your coverage annually.
- Mark your calendar for **Medicare’s Open Enrollment Period, Oct. 15 - Dec. 7**, the time each year when you can make changes to your Medicare health or prescription drug coverage for the next year.

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**