

Medicare Enrollment Periods

Must enroll in BOTH Part A & B

Part A

7 months surrounding your 65th Birthday
(Initial Enrollment Period)

Or

Enroll Anytime Thereafter

Assuming you/spouse paid 40 quarters of Medicare taxes, you can enroll at anytime

Part B

7 months surrounding your 65th Birthday
(Initial Enrollment Period)

Or

8 months after coming off
Group Creditable Coverage
based on current active employment
(Special Enrollment Period)

Or

General Enrollment Period Each Year

After enrolling in BOTH Part A & B, choose one

Medicare Supplement (MediGap)

6 months after your Part B Effective Date
(Open Enrollment Period - eligible for all plans)

And/Or

2 months after coming off
Group Creditable Coverage
need not be based on employment
(Guaranteed Issue Period - only certain plans qualify)

And

Medically Underwritten any other time

Purchase Separate Part D

Part C Medicare Advantage

7 months surrounding your 65th Birthday
and/or on your Part B Effective Date
(Initial Election Period/Initial Coverage Election Period)

Or

2 months after coming off
Other Creditable Coverage
(Special Election Period)

And

Annual Election Period Each Year

Includes Part D

Part D Prescription Drug Plan

7 months surrounding your 65th Birthday
(Initial Election Period)

Or

2 months after coming off
Prescription Creditable Coverage
(Special Election Period)

And

Annual Election Period Each Year

Part D Prescription Drug Plan

Same as above.
Included in the plan.

Optional

Dental, Vision, Hearing

Enroll anytime

No Medical Underwriting to Qualify

Cancer, Hospital Indemnity, LTC

Enroll anytime

Some Medical Underwriting Required