



Turning 65 – Your Medicare Checklist

Your Initial Enrollment Period (IEP) is a 7-month window: 3 months before the month you turn 65, the month you turn 65, and 3 months after. Use this checklist so you don't miss key deadlines.

Your 7-Month Initial Enrollment Period

- 3 months before you turn 65 — IEP opens. Best time to enroll so coverage starts the month you turn 65.
- Month you turn 65 — still inside the window. Coverage may start the following month if you wait.
- 3 months after you turn 65 — IEP closes. Enrolling late can mean delayed coverage and possible penalties.

What to Enroll In

- Part A (Hospital) — usually premium-free if you or your spouse have 40 work credits
- Part B (Medical) — monthly premium; enroll on time to avoid a permanent late penalty
- Part D (Drugs) — or drug coverage through a Medicare Advantage plan
- Then choose: Original Medicare + Medigap, or Medicare Advantage

Don't Forget These Windows

- Medigap Open Enrollment — 6 months starting the month you're 65 and on Part B (guaranteed issue)
- Part D — enroll during IEP to avoid a permanent late-enrollment penalty without creditable coverage
- If still working with group coverage — confirm with your employer and us before delaying Part B

IMPORTANT – Penalties Are Often Permanent

- Late Part B enrollment can mean a higher premium for as long as you have Part B.
- Late Part D enrollment (63+ days without creditable coverage) can mean a permanent penalty on your drug premium.
- Missing the Medigap Open Enrollment window can mean medical underwriting and higher rates later.

Simple Action Steps

1. Mark your IEP dates on a calendar (3 months before → 3 months after your 65th birthday month).
2. Decide: Original Medicare + Medigap, or Medicare Advantage — based on doctors, travel, and budget.
3. List your prescriptions and preferred pharmacies (needed for Part D or Advantage drug coverage).
4. If you want Medigap, use the 6-month guaranteed-issue window that starts with Part B at 65.
5. Call HUGS or schedule a review so nothing is left to the last month of your window.

HOW HUGS CAN HELP

We walk you through your IEP dates, Part A/B/D choices, Medigap vs Advantage, and drug coverage so you enroll on time and with confidence. At HUGS we have no greater joy than to hear that our clients are walking with confidence.