



Your Roadmap to Medicare

Navigating your Medicare enrollment timeline can be confusing. Use this handy guide for a smooth transition.

3 months
before
retirement

Medicare Part A

May be enrolled

Since Medicare Part A is available at no cost to individuals who have worked a minimum of 40 quarters (or their spouse has), you may or may not be enrolled at age 65. You may have received a Medicare Card in the mail with your Part A effective date. If not, you can simply enroll at the same time you enroll in Medicare Part B. For individuals who qualify for premium free Part A, there is no penalty for enrolling after age 65.

Enroll in a Medicare Supplement

Please call us to review your options for Medicare Supplements and Rx plans. HTA can compare options for Medicare Supplements, Medicare Advantage and Medicare Part D Rx Plans with over 30 carriers. Please call us to review your options and complete enrollment. We are happy to guide you through this process and shop the coverages for you.

1 month
before
retirement

Medicare Part B

Recommended: ENROLL

It is imperative that you ENROLL in Part B (and A). You have 8 months after you are no longer “actively at work” to enroll with no penalty. However, once you are no longer “actively at work” Medicare is the primary insurer, so you may have gaps in your coverage if you wait the full 8 months. HTA can provide an employer verification form that you can have your HR team complete. This should show you had creditable coverage and avoid a penalty. You should request your Part B effective date to coincide with the cancellation of your group health plan.

Take employer verification form to local SS office

Retirement

Then Just Sit Back, Relax and Enjoy Retirement!

Rely on us to help you with all future retirement healthcare needs! Call any time with questions. We will reach out to you in the beginning of October each year to remind you to update us with your current Rx list so we can help you make your Rx plan selection during Annual Enrollment.

Call HTA at: 610-430-6650