



## 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) if you haven't already. In Medicare's "Who pays First" Guide, it states that Medicare is the primary insurer if you are over 65 and your group size is under 20 employees (through the employer providing benefits). This means that you may receive a late enrollment penalty and be subject to enrolling during the general election period. HTA can provide an employer verification form that you can have your HR team complete, which **may** help avoid this. 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**