

## TURNING 65 – NOT RETIRING UNDER 20 EMPLOYEES



### Your Roadmap to Medicare

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

#### Weigh your Options

Between  
Age 64 &  
Age 65

##### **Recommended: Explore Supplement**

If you have the option to stay on the employer plan, it may make more sense to move to a Medicare Supplement. Medicare and a Supplement provide close to 100% coverage. Little to no deductibles or copays, so your only out of pocket expense is the premium. A Medicare Supplement may also be more cost effective on premium depending on your employer's contribution to your health insurance. **(additional consideration if you have a dependent spouse under age 65 that needs to maintain coverage)**

**Call HTA at: 610-430-6650 for a Cost Analysis**

#### Medicare Parts A & B

Before  
Age 65

##### **Recommended: ENROLL**

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). Some group health insurances make an exception to this; however, Medicare's rules are clear. If you decide to defer Medicare, it is important to get verification in writing from the group health carrier to protect yourself. Medicare Enrollment is not normally automatic unless you are collecting social security income. The quickest way to enroll is to visit [www.ssa.gov/medicare](http://www.ssa.gov/medicare) and complete the short online enrollment form. If you enroll prior to your birthday month, your effective date will be the 1st of the month that you turn age 65.

**Go online to [www.ssa.gov/medicare](http://www.ssa.gov/medicare)  
or call SS at: 800-772-1213 to enroll.**

#### Enroll in a Medicare Supplement

Before  
Retirement

If you did not elect a supplement at age 65, now is the time. 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.

#### 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**