

Medicare Enrollment Periods

Need Both

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
(Special Enrollment Period)
Or
General Enrollment Period Each Year

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
(Guaranteed Issue Period - only certain plans qualify)
And
Medically Underwritten any other time

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
Group Creditable Coverage
(Special Election Period)
And
Annual Election Period Each Year

Purchase Separate Part D

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

Premiums, Deductibles, Copays and Coinsurances apply. See benefit pages more details.
Penalties & Lockout Periods can occur.