



## Your Roadmap to Medicare

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

24 months  
after SSDI

### Medicare Parts A & B

#### Recommended: ENROLL

In Medicare's "Who pays First" Guide, it states that Medicare is the primary insurer if you are under 65 on SSDI and your group size is under 100 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. Many times individuals are automatically enrolled in both Medicare A & B once they have been on SSDI for 24 months. You may have received a Medicare Card in the mail with your Part A & B effective date.

**Call SS at: 800-772-1213 if you do not receive your card**

### Weigh your Options

#### Recommended: Explore Supplement

Even if you can keep your group health plan, you have an opportunity to move to a Medicare Supplement or Medicare Advantage as your secondary coverage instead. If your state of residence allows you to enroll in a Medicare Supplement this will provide close to 100% coverage and 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 than your current health insurance. **Each state has their own guidelines as to which plans are available to under age 65 year olds. Please contact HTA for details and rates.**

**(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**

Before Age  
65 or  
Retirement

### Medicare Supplement

If you did not elect a supplement when you first enrolled in Medicare, now is the time. Please call us to review your options for Medicare Supplements and Rx plans. 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**