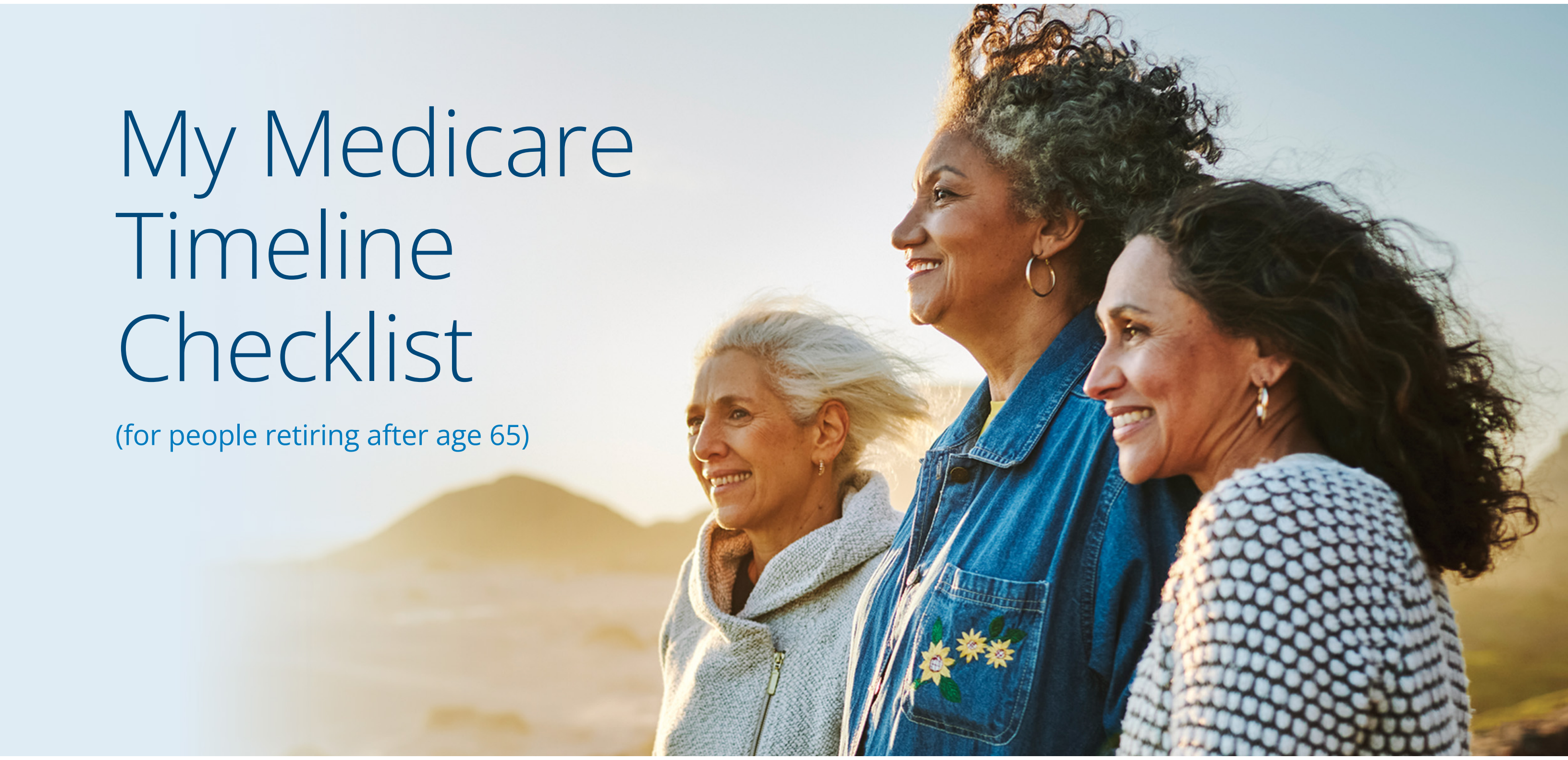
BlueCross BlueShield of Montana



My Medicare Timeline Checklist

(for people retiring after age 65)

You're taking an important step toward a smooth transition to Medicare. This Medicare Timeline Checklist features important moments on your personal Medicare journey and helps you keep track of actions you should take.

My 65th Birthday Month

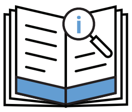
Happy Birthday! You turn 65 this month. You are eligible for Medicare! Even though you plan to continue working after you turn 65, you may want to enroll in Medicare Part A now. (If you are age 65 or older and receive Social Security benefits, you will be automatically enrolled in Part A). Enroll at your local Social Security office or online at **www.ssa.gov.** If you currently contribute to a Health Savings Plan (HSA), you will no longer be able to continue once you enroll in Part A, so consider this before enrolling.

Once you do retire, you'll have an **8-month Special Enrollment Period (SEP)** to enroll in Part B and make other important choices. But you'll want to plan ahead and contact Social Security before your employer coverage ends, so you don't have a gap in coverage and are not subject to any late enrollment penalties.

3 Months Before I Plan to Retire

☐ ______________________ **MONTH/YEAR**

“Get Ready for Medicare” Packet



This welcome package is the first mail you will receive from Medicare. It includes a letter, booklet, and Medicare card. The booklet explains important decisions you need to make before your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage starts.

It’s sent to all people who automatically get Medicare because they’re getting Social Security benefits before they’re eligible for Medicare.

Understand my Medicare options. Since Original Medicare doesn’t cover all your hospital and medical costs, you may need to find a plan that offers additional coverage. This is a good time to find out what types of plans there are. Remember, your employer provides group retiree Medicare coverage. Not everyone who is eligible for Medicare has this option available to them. But for those who do, it’s often the best choice and may provide lower costs than an individual Medicare plan you’d buy on your own.

☐ ______________________ **MONTH/YEAR**

Review my group retiree Medicare options and complete my enrollment. Speak to your employer or benefit administrator about the group retiree Medicare coverage choices available to you. By taking this step now, you can give yourself time to understand your options and complete the enrollment process before your retirement date. If you already enrolled in Medicare Parts A and B, your coverage should begin the month you retire. If you haven’t enrolled yet, now’s the time to complete that important step. Then you can enroll in your group retiree Medicare plan. Here’s what you need to do today:

- If you haven’t enrolled in Medicare Parts A and B, contact Social Security to do it now at your local Social Security office or online at **www.ssa.gov.** You can also enroll by phone at **1-800-772-1213 (TTY 1-800-325-0778)**, Monday through Friday, 7:00 a.m. – 7:00 p.m. local time.
- With your Medicare card handy, contact your benefit administrator and select a group retiree Medicare plan.
- Complete and submit all enrollment forms.

☐ ______________________ **MONTH/YEAR**

My Retirement Date

Happy Retirement! It’s time to enroll in a Medicare plan.

Congratulations on your retirement! If you haven’t already, make sure you are enrolled in one of your benefit administrator’s group retiree Medicare plans. If not, submit all required forms right away. If you haven’t enrolled in Medicare Parts A & B yet, contact Social Security today.

If you have any questions about your group retiree options, contact your benefit administrator as soon as possible.

☐ ______________________ **MONTH/YEAR**

After My Retirement Begins

My chance to enroll ends soon.

Your Medicare Enrollment Period is ending soon. **If you haven’t enrolled in Medicare and made your coverage choices, do it now so you don’t have a late enrollment penalty.** Select your group retiree Medicare coverage and submit any required forms to your benefit administrator.

If you have questions about your options or how to enroll, contact your benefit administrator right away.

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