



A HELPCARE PLANNING GUIDE

Turning 65?

Your Medicare checklist, step by step

Your Initial Enrollment Period is 7 months long

Sign up early so coverage starts on time

3 months
before

2 months
before

1 month
before

**Your birthday
month**

1 month
after

2 months
after

3 months
after

STEP 1

6 months before 65

- ☐ Still working? Ask HR whether your job-based coverage lets you delay Part B.
- ☐ Have an HSA? Ask your tax professional when to stop contributing.
- ☐ List your doctors, prescriptions with dosages, and pharmacy (worksheet on back).

STEP 2

3 months before: window opens

- ☐ Not collecting Social Security yet? Sign up for Parts A and B at ssa.gov.
- ☐ Already collecting? You're usually enrolled automatically. Watch the mail for your card.
- ☐ Decide on drug coverage so you avoid a Part D late penalty.

STEP 3

Your birthday month

- ☐ Enrolled early? Coverage usually starts the first day of this month.
- ☐ Keep your Medicare card somewhere safe and bring it to appointments.
- ☐ Hang up on unexpected calls asking for your Medicare number.

STEP 4

Your first year and beyond

- ☐ Book your "Welcome to Medicare" preventive visit within 12 months of Part B.
- ☐ Considering a Medigap policy? Your 6-month open enrollment starts once you're 65 and in Part B.
- ☐ Every fall, read your Annual Notice of Change and review your coverage between Oct 15 and Dec 7.

AVOID COSTLY SURPRISES

Two penalties to know about

Part B late enrollment

Without qualifying coverage, your premium can rise 10% for each full 12 months you could have had Part B. In most cases it lasts as long as you have Part B.

Part D late enrollment

Going 63 days or more in a row without creditable drug coverage can add a penalty for as long as you have drug coverage.

Bring this to your review

Prescription	Dosage	How often

Doctor	Specialty	Must keep?

Pharmacy: _____ Monthly budget: _____ Travel outside FL? ☐ Yes ☐ No

Good to know in Florida

If a FEMA-declared disaster, like a hurricane, kept you from making an enrollment change, you may qualify for extra time. Free, unbiased counseling is available from SHINE, Florida’s State Health Insurance Assistance Program, at 1-800-963-5337.



Navigating your benefits, so you don’t have to.
Call **407-220-0234** · contact@helpcarebenefits.com · helpcarebenefits.com
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