

Medicare Checklist

- Create a My Social Security Account <https://www.ssa.gov/myaccount/>

6 Months Before Turning 65

- Understanding how the Medicare program is structured:
 - Read about the Parts of Medicare ([The Four Parts of Medicare](#))
 - Read about [Medicare Supplement Insurance \(Medigap\)](#)

4 Months Before Turning 65

- Decide how you want to get your Medicare coverage.
 - There are two main ways to get your Medicare coverage:
 - Original Medicare (Part A and Part B) only or adding a Medicare Supplement (Medigap)
 - Through a Medicare Advantage Plan (Part C)
 - Don't forget about Medicare Part D (Prescription Drug Plan)

1-3 Months Before Turning 65

- Apply for Medicare with the Social Security Administration.
- Enroll in Medicare Part A during your Initial Enrollment Period.
- Enroll in Medicare Part B, unless you are eligible for a Special Enrollment Period (usually, this is for people who continue working past 65.)
- After you enroll in Parts A and B, you can join a Medicare (Part D) Prescription Drug Plan and/or a Medicare Supplement Insurance Plan.

Don't forget about other things you may be losing as you retire

- Life Insurance provided through your workplace
- Dental, Vision, and Hearing Insurance

Other things to consider when retiring

- Your Retirement Plan (401K or IRA)
- Other types of Ancillary Insurance plans. (Critical Illness coverage, Recovery Coverage...)