



## Your Medicare Planning Checklist.

### 6–8 months before: Research

- ☐ **Learn about Medicare** basics, including plan types and eligibility, at **MedicareMadeClear.com**.
- ☐ **Start receiving our helpful emails**, which will provide important dates, resources and steps to enroll when you're ready. Sign up at **MedicareMadeClear.com**.

### 4–5 months before: Prepare

- ☐ **If you're collecting Social Security benefits**, you should be automatically enrolled in Medicare Parts A and B.
- ☐ **If you're not collecting Social Security benefits**, contact your local Social Security office to enroll in Medicare Part A and B.
- ☐ **If you're switching from an employee-sponsored health care plan**, contact the benefits administrator to learn what you may need to do.

### 2–3 months before: Enroll

- ☐ **Watch for your Medicare card** to arrive in the mail. You'll need it to enroll in a Medicare Advantage plan.
- ☐ **Call me for answers to your questions** or to set up a one-to-one meeting to help you enroll. Call **901-488-8150** to get started.
- ☐ **Attend an informative meeting** in your neighborhood.
- ☐ **Compare the benefits** and costs of the plans available in your area.

### On or after your birthday: Don't delay

Enrolling before your birthday month ensures you have a Medicare plan on the first day of the month you turn 65. Your Initial Enrollment Period (IEP) starts 3 months before the month you turn 65 and ends 3 months after. Be sure to enroll during your initial enrollment period to avoid the late enrollment penalty. As soon as you're ready to enroll, I'm here to help.

**Have questions about Medicare? I'm here to help.**

**Joe Fracchia**

Licensed Sales Representative

**901-488-8150**