

How and when to enroll in Medicare



Medicare is the federal government program that provides health insurance for people over 65. Original Medicare includes Part A and Part B. Part A provides hospitalization insurance to qualified applicants over the age of 65. Part B helps cover medical services, including appointments with a doctor, medical tests and medical equipment. You can join a separate Medicare drug plan to get Medicare drug coverage (Part D). Medicare Advantage (also known as Part C) offers an alternative to Original Medicare for health and drug coverage.

✓ How to enroll in Medicare

If you are collecting Social Security at least four months before you turn age 65, you will automatically get Part A and Part B coverage at age 65. You can add drug coverage by choosing to join a Medicare drug (Part D) plan and also add supplemental Medigap coverage if desired.

You'll also have the option of joining a Medicare Advantage plan instead of Original Medicare.

If you apply for Medicare on your own, your first chance to sign up is during your initial enrollment period, which begins three months before the month you turn 65 and ends three months after the month you turn 65. Here's how the seven-month window works:

- **Sign up before the month you turn 65**, and your coverage will begin the month you reach age 65.
- **Enroll in the month you turn age 65 or during the three months after**, and your coverage will begin on the first of the following month.

If you miss the deadline, you will have to wait for the next general enrollment period – January 1 to March 31 – to sign up. For example, if you turned 65 in June 2025 and you had not applied for Medicare by the end of September, you could not enroll until January 2026 and your coverage would not begin until February 2026. You might have to pay a monthly late enrollment penalty.

✓ What if you work past age 65?

What if you have an employer-provided health insurance plan through your job (or your spouse's job)? In this particular situation, you may opt to hold off applying for Part B coverage until you need it. You won't have to pay a late enrollment penalty if you sign up within eight months after the group health plan coverage or employment ends, whichever happens first. The optimal time to buy Medigap insurance is within the first six months after you begin coverage under Medicare Part B. Insurance companies are required to sell you the policy you want during that period. That's crucial if you have a preexisting condition.

Medicare is complex and navigating it can be difficult. You may want to consult a financial professional for assistance.



If you have questions about your workplace retirement plan, please contact your Human Resources department or your retirement plan provider's customer service center.