RETIREMENT JOE

Stay on track with your

Medicare Blueprint

New to Medicare? Let’s take it one step at a time.

1

BEFORE YOU RETIRE

Begin gathering

Ask your benefits administrator how your coverage works with Medicare, whether it continues after retirement, and when you need Parts A and B.

Still working? Qualifying coverage through your or your spouse’s current job may let you delay Part B. With fewer than 20 employees, Medicare generally pays first. Check before delaying.

Retiree coverage and COBRA do not extend your Part B enrollment window. Your employment-based window generally ends 8 months after employment or that coverage ends, whichever happens first.

2

SEVERAL MONTHS BEFORE YOUR START DATE

Start comparing your options

Medicare Supplement and Medigap are two names for the same coverage. It helps pay certain costs left by Original Medicare. It does not supplement Medicare Advantage.

Compare benefits and premiums across insurers. Each spouse needs a separate policy. Ask when you can apply and choose a start date.

3

3 MONTHS BEFORE YOUR 65TH BIRTHDAY MONTH

Confirm your enrollment dates

Your Initial Enrollment Period generally lasts seven months: the three months before your 65th birthday month, your birthday month, and the three months after.

3	2	1	65	1	2	3
	MONTHS BEFORE		BIRTHDAY		MONTHS AFTER	

Some people are enrolled automatically. Others must apply. If your birthday is the first of the month, your enrollment timeline moves one month earlier. Confirm your dates with Social Security.

Educate. Empower. Retire with confidence.

Sources: Medicare.gov. Working past 65 • Medigap basics • When coverage starts. Tap headings for details.

Educational guide only. Not connected with or endorsed by the U.S. government or the federal Medicare program.
Rules vary by situation, state, and plan. Reviewed October 18, 2026.

Put your coverage in place.

Know your windows. Review your choices.

AGE 65 OR OLDER, WITH PART B

4

Protect your Medigap window

Your federal Medigap Open Enrollment Period lasts **six months**. It begins the first month you are 65 or older and enrolled in Part B. Insurers cannot deny a policy they sell or charge more because of your health during this window.

Later, health screening may apply unless other protections exist. Additional rights vary by state.

Example: You turn 65 on June 15 and Part B starts June 1. Your Medigap window generally runs June through November.

WHEN YOU CHOOSE COVERAGE

5

Remember prescription coverage

Medigap policies sold today do not include drug coverage. With Original Medicare, consider a separate Part D plan unless you have other **creditable drug coverage**, meaning coverage expected to pay at least as much as standard Medicare drug coverage.

Most Medicare Advantage plans include Part D. Check your medications, pharmacies, doctors, and total costs before enrolling.

AFTER YOU ENROLL

6

Know when you can make changes

OCTOBER 15 THROUGH DECEMBER 7	Review or change Medicare Advantage and Part D coverage for January 1.
JANUARY 1 THROUGH MARCH 31	If you already have Medicare Advantage, make one change to another Advantage plan or return to Original Medicare and add Part D.

Special Enrollment Periods may apply after a move, loss of other coverage, or another qualifying event. Rules and deadlines vary.

Let’s start your Medicare conversation today.

Scan the code or click here to book time with Retirement Joe.

calendly.com/joe-smg

Sources: Medicare.gov. Medigap enrollment • Coverage options • Plan enrollment periods. Tap headings for details.

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