

Retirement and Medicare Basics

To see the full video on this topic, visit MedicareMadeClear.com/RetirementVideo.

Generally, when you turn 65, you qualify for Medicare. But some of you may retire before you turn 65, and others of you may continue to work beyond age 65.

So what does this mean when it comes to your health care coverage?

- **Retiring before 65 and have retiree coverage through your employer?** Use it. It may be your best bet
- **Retiring before 65 without retiree coverage through your employer?** You'll need an insurance plan. You may have a couple of options:
 - Switch to your partner's plan, if possible
 - Get an individual health plan that best fits your needs and budget

Planning to retire at age 65 or work beyond age 65?

Either way, you'll be eligible for Medicare when you retire. Here's what you'll want to do:

- Enroll in Original Medicare (Parts A and B), which may help pay for some, but not all, of your hospital stays and doctor visits
- Decide if you need more coverage than Original Medicare provides
- Depending on your needs, you might consider the following:
 - Medicare supplement plans
 - Part D prescription drug plans
 - Medicare Advantage plans
- If you choose one of these plans, be sure to enroll about two months before you retire

Worried you won't be able to afford a Medicare health plan?

- Go to the Social Security Administration's website at ssa.gov or call your local Social Security office and ask about Extra Help
- Apply early because it may take up to three months to find out if you qualify

Interested in learning more?

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Additional information resources:

- Visit Medicare.gov
- Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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SPRJ8039