Boyd Financial Group LLC

MEDICARE GUIDANCE - EDUCATION FIRST

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Turning 65 Medicare Checklist

Use this one-page guide to organize dates, questions, and next steps. It is general education - your enrollment timing depends on your situation.

01 Start early

- [ ] Mark the month you turn 65 and your seven-month Initial Enrollment Period.
- [ ] Confirm whether Medicare enrollment may be automatic or requires an application.
- [ ] If working past 65, ask how current employer coverage coordinates with Medicare.

02 Confirm your dates

- [ ] Write down when employment and job-based coverage will end.
- [ ] Confirm Part A and Part B effective dates before ending current coverage.
- [ ] Check COBRA, retiree, Marketplace, veterans, or other coverage separately.

03 Prepare your review

- [ ] List providers, hospitals, prescriptions, pharmacies, travel needs, and budget priorities.
- [ ] Compare premiums and possible out-of-pocket costs together.
- [ ] Review timing for Medicare Advantage, Part D, or Medigap before changing coverage.

04 Protect yourself

- [ ] Keep current coverage until replacement coverage and effective dates are confirmed.
- [ ] Coordinate HSA contributions before Medicare begins; ask a qualified tax professional.
- [ ] Keep Medicare, Social Security, banking, medication, and health details out of ordinary email.

My important dates

MONTH I TURN 65	CURRENT COVERAGE ENDS	MEDICARE BEGINS

Walk through the next steps with Lee.

Call for a personal conversation about the dates and questions on your list.

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