

Celebrating your 65th birthday soon? Be prepared by understanding the different enrollment periods.

INITIAL ENROLLMENT:

This lasts for seven months including the three months leading up to and the three months after your 65th birthday. It is for first-time Medicare participants.

GENERAL ENROLLMENT:

This describes the period from January 1-March 31 each year for individuals who did not sign up before turning 65.

SPECIAL ENROLLMENT:

This is for individuals that meet certain requirements to sign up outside of the other enrollment periods.

ANNUAL ENROLLMENT PERIOD (AEP):

This occurs every year from October 15-December 7, allowing individuals to make changes to their plan or choosing a new insurance provider.

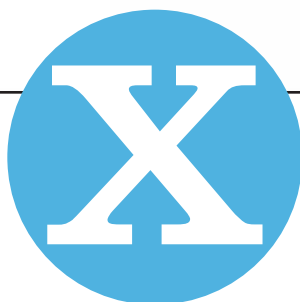
It is important to inform yourself before you enroll. Start by checking with your current physician to be sure they accept Medicare. You can have questions answered at 1-800-MEDICARE. In addition, free counseling is available from the State Health Insurance Assistance Program, known as SHIP. You can also refer to the www.Medicare.gov to compare plans and coverage in your area.

It is helpful to find a health insurance company that specializes in seniors to be sure you understand your options and to avoid any penalties. Penalties are assessed when you go more than 63 days without coverage under the Medicare drug plan or other creditable drug coverage.

Healthcare is never as important as it is during your senior years. Using the proper resources can help you feel confident in your choices and ensure good health.



D is for DRUGS. Medicare Part D covers medications. It is recommended that you speak to a specialist to determine the plan that is right for you. It is important that you enroll for Part D with your initial enrollment. If not, you will pay a penalty.



What Do Parts A/B NOT Cover?

- Annual physical exams, except for a one-time "Welcome to Medicare" exam when you join Medicare and an annual "Wellness" Visit every 12 months.
- Long-Term nursing home care for more than 100 days.
- Acupuncture, naturopathy, etc.
- Routine foot care
- Cosmetic surgery
- Hearing aids
- Dental care and dentures
- Care outside the United States