

A Guide to *Medicare Enrollment*

How to Tell If You're Medicare-Eligible

If you're new to Medicare, it's difficult to figure out when you can enroll and what you need to do.

You're First Time Enrolling in Medicare

Is this your first time enrolling in Medicare? There are various types of coverage you are eligible to sign up for.



What Can You Do?



INITIAL ENROLLMENT PERIOD

Enroll in Medicare Part A (Hospital) and Part B (Medical)/Original Medicare.



INITIAL ENROLLMENT PERIOD FOR PART D

Enroll in a prescription drug plan (standalone) or Medicare Advantage plan (includes Parts A, B and D).



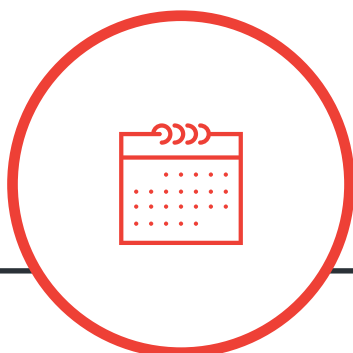
INITIAL COVERAGE ELECTION PERIOD

Enroll in a Medicare Advantage or Medicare Advantage Prescription Drug plan.

MEDIGAP OPEN ENROLLMENT PERIOD

Enroll in a Medicare Supplement plan (Medigap).

When Can You Do It?



INITIAL ENROLLMENT PERIOD FOR PART D

Generally occurs during the same timeframe as your Initial Enrollment Period.

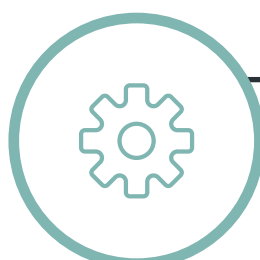
INITIAL ENROLLMENT PERIOD

The three months before your 65th birthday, the month of your birthday, and three months after your birthday. Three months prior to your 25th month of disability benefits, the 25th month, and three months afterwards.



MEDIGAP OPEN ENROLLMENT PERIOD

Once you turn 65 and you've enrolled in Medicare Part B, this period begins automatically and lasts for six months.



INITIAL COVERAGE ELECTION PERIOD

It takes place during the Initial Enrollment Period.