

Plan Ahead. Steps to Turning 65

- ✓ **6 months before turning 65**
 - Learn about Medicare basics and Kaiser Permanente Medicare health plans.
 - If you're thinking of enrolling in our individual Medicare health plan, download our guide for individual plan shoppers.
- ✓ **4 to 6 months before turning 65**
 - Call Social Security at 1-800-772-1213 (toll free), or visit Social Security at www.ssa.gov to confirm your Medicare eligibility and determine the earliest date you can request your Medicare card. It can take up to 2 months to receive your Medicare card in the mail.
 - Explore Kaiser Permanente Medicare health plans that offer more than Original Medicare alone.
- ✓ **2 to 3 months before turning 65**
 - If you are enrolling in our individual Medicare health plan, choose a Kaiser Permanente Medicare health plan that's right for you.
 - Enhance your benefits by adding optional dental, hearing, extra vision, and fitness benefits with Advantage Plus. Not currently available in Maryland, Virginia, and Washington, D.C.
 - You may be eligible to enroll in a Medicare health plan. If you already have your Medicare card, you don't have to wait until you turn 65. Your Medicare enrollment is usually effective the first day of the month that you're eligible for Medicare Parts A and B. If you apply for Medicare after your 65th birthday, and your eligibility has been confirmed, your effective date is the first of the month following your enrollment request.
- ✓ **On or after your 65th birthday**
 - If you haven't chosen a plan, explore the individual Medicare health plans offered by Kaiser Permanente in your area.
 - Complete your Kaiser Permanente enrollment with the information on your Medicare card.
 - Waiting past age 65 to enroll in Medicare means you may have to pay a late enrollment penalty. So if you're ready, you should enroll now.
 - If you're continuing to work past 65, and will be joining Medicare later, Kaiser Permanente can still help you to prepare for enrollment whenever you'll be ready.

In California, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. In Hawaii, Oregon, Washington, Colorado, and Georgia, Kaiser Permanente is an HMO plan with a Medicare contract. In Virginia, Maryland, and the District of Columbia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

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