



# Retiring at 65?

Enroll at just the right time.

## Your Group Medicare Health Plan Enroll-at-65 checklist

As your birthday approaches, use this checklist to learn what steps to take and when to take them to enroll in Medicare. If you get **health coverage through your employer, union, or trust fund**, these to-dos will help you confidently choose the right plan for you, meet your enrollment deadline, and avoid costly late enrollment penalties.

### Let's get started: Mark your calendar with your Initial Enrollment Period

Your Initial Enrollment Period is the official time you can enroll in a Medicare health plan. It lasts 7 months – beginning 3 months before your 65th birthday, including the month of your birthday, and ending 3 months after.

#### 4-6 months before you turn 65

- Learn about your organization's Medicare requirements and options.** Contact your benefits administrator or check your organization's website or enrollment materials to find out if they offer a Medicare health plan, if you'll be automatically enrolled, and more.
- Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to learn about Medicare basics.** It's important to know what to look for in a plan and how Medicare star quality ratings can help you compare plans. Watch our helpful online videos, including "Medicare Part B Simplified" and "Group Medicare: 4 Simple Steps."
- Not a Kaiser Permanente Medicare health plan member, but want to enroll?** Ask your benefits administrator how to enroll in a Kaiser Permanente Medicare health plan.

#### 3 months before you turn 65

- Contact Social Security, enroll in Part B, and request your Medicare card.** Confirm your Medicare eligibility and find out the earliest date you can get your card. You'll need the information on your Medicare card to enroll – and it can take up to 2 months to receive it.
- Enroll now – you don't have to wait until your birthday.** If you have your Medicare card, sign up now.
- Consider enrolling with online.** It's easy and secure. Visit [kp.org/learnandenroll](https://kp.org/learnandenroll) to see if you can enroll online with Kaiser Permanente.

#### When you turn 65, and up to 3 months after

- If you're retiring at 65 don't delay.** If you retire at 65 and don't sign up before your enrollment period ends – 3 months after your birthday – you may have to pay a costly, ongoing late enrollment penalty.

(continued)



## Questions? We're here to help.

- **Kaiser Permanente Medicare Learning Center:**

Visit us at [kp.org/learnandenroll](https://kp.org/learnandenroll) to watch videos, read about Medicare basics, or get help planning for your future. You'll find plenty of resources to learn what you need to know in a way that works for you.

- **Kaiser Permanente licensed sales specialist:**

Call **1-877-547-4909** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. Our experienced team can answer your questions and help guide you – even if you don't qualify for Medicare benefits, your organization doesn't offer them, or you have another special situation.

## Other helpful resources:

### Medicare:

Call **1-800-633-4227**,  
24 hours a day, 7 days a week  
(TTY **1-877-486-2048**).  
Visit **Medicare.gov**.

### Social Security office:

Call **1-800-772-1213**,  
Monday through Friday,  
7 a.m. to 7 p.m.  
(TTY **1-800-325-0778**).  
Visit **SocialSecurity.gov**.

**Working past 65?** See our [Group Medicare Health Plan-Ahead checklist](#).

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Kaiser Permanente is an HMO 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.

