

## **Group Medicare – 4 simple steps**

Do you have health care coverage through an employer, union or trust fund?  
Are you considering a Medicare health plan?

Whether you're close to age 65 or planning to continue working, it's good to know the steps -- so you don't miss an important deadline or get charged a late enrollment penalty.

This video provides 4 simple steps so you are prepared before you enroll in a Medicare Health plan, like Kaiser Permanente.

Let's start with step one -- getting familiar with Medicare. You can read about the 4 parts of Medicare on this website.

Step two -- because every organization is different, there may be some unique rules. You should contact your organization's benefits administrator or visit their website to learn about your health plan options, benefits and how to enroll.

Step three -- timing is very important.

If you're planning to retire at 65, you'll have 7 months to enroll into a Medicare health plan. The three months before your birth month, your birth month and the three months after. If you continue to work and retire after 65, you have 8 months to enroll.

And finally, step four -- contact Social Security to check your eligibility, request your Medicare Card if you don't already have one, and sign up for Part B, which is Medical Insurance.

To learn more about the importance of Part B, watch our video here in the Learning Center.

Now that you know these 4 simple steps, you'll be prepared to enroll in a Medicare health plan like Kaiser Permanente. And, if you need any help or guidance along the way, we're here to answer your questions – just give us a call.