



Working past age 65?

Make life easier, prepare early.

Your Group Medicare Health Plan-Ahead checklist

Even if you plan to continue working, there are some steps you should take before you turn 65 to prepare for Medicare enrollment. If you get **health coverage through your employer, union, or trust fund**, use this checklist. These to-dos will help you confidently choose the right plan for you, meet your deadlines, and avoid costly penalties later.

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

If you're planning to work past age 65, your Special Enrollment Period is the official time to enroll in a Medicare health plan once you retire. This 8-month period starts when your employment ends or when your group coverage ends – whichever comes first.

4-6 months before you turn 65

- Visit 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 with us once you do retire? Ask your benefits administrator how to enroll in a Kaiser Permanente Medicare health plan.

3 months before you turn 65

- Contact Social Security and request your Medicare card. Confirm your Medicare eligibility and review the steps to get your card. You'll need the information on your Medicare card once you do enroll – and it can take up to 2 months to receive it.
- Tell your benefits administrator that you plan to continue working past 65. Also, explore your Medicare options and see if there are any requirements you must complete before you turn 65.
- Find out if your organization requires you to sign up for Medicare Part B when you turn 65 – even if you're staying on your current Kaiser Permanente health plan.

When your employment or group coverage ends, and up to 8 months after

- Enroll during this time to avoid a costly penalty. Your enrollment period begins when your employment or your group coverage ends, whichever comes first. If you don't sign up for Medicare Parts A and B before your 8-month enrollment period ends, you may have to pay an ongoing late enrollment penalty.
- Consider enrolling with us online. It's easy and secure. Visit kp.org/learnandenroll to see if you can enroll online with Kaiser Permanente.

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Questions? We're here to help.

- **Kaiser Permanente Medicare Learning Center:**
Visit us at 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**).
Or 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**).
Or visit **SocialSecurity.gov**.

Retiring at 65? See our Group Medicare health plan Enroll-at-65 checklist.

In California, Maryland and the District of Columbia, 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, 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. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply.