



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.