

As you are soon to turn age 65, we are sending you this Guide to Medicare Planning to assist you with your Medicare options.

We think you will find this guide easy to read and understand, as Medicare can be confusing. Keep in mind the following points:

- If you are still working and covered by your company health plan of 20 or more employees, then you do **not** need to enroll in Medicare at this time.
- If you **do** need to enroll, then you must do it within the 3 month window before you turn 65 in order to have coverage start the month you turn 65.
- Call Social Security Administration at 800-772-1213 to sign up, or go to www.socialsecurity.gov
- To do more research, go to www.medicare.gov

If after reading this guide, or doing some research online, you feel you still need help, please give us a call. We have several strategic partners who will help guide you through this process and make sure you end up with a plan that fits.