



## Preparing for Medicare at 65 7-Month Initial Enrollment Period (IEP)

**Your seven-month initial enrollment period typically starts three months before the month you turn 65 and ends three months after.**

If you plan to continue working past the age of 65 and are not in an HSA Plan, consider signing up for Medicare Part A (no premium required) and enroll in Medicare Part B the month before you retire to ensure your healthcare coverage continues seamlessly after your employer insurance concludes. If you plan to continue in an HSA Plan while working past 65 you should wait until just before you stop work to enroll in any part of Medicare. For more information, visit [medicare.gov](https://www.medicare.gov).

### 3 Months BEFORE Your 65<sup>th</sup> Birthday

- **Determine Your Enrollment Window:** Start planning — your Medicare enrollment as your Initial Enrollment Period (IEP) begins three months before you turn 65.
- **Create a [my Social Security](#) account.**
- **Stop HSA Contributions:** Stop HSA contributions *at least 6 months before enrolling in Medicare*. However, you may use your accumulated HSA funds to cover eligible expenses. Learn more at [Using My HSA](#).
- **Attend ITDR's Medicare Basics Webinar:** Register at [Medicare Basics Webinar](#).
- **Learn the Basic Cost and Rules of Medicare** at [2024 Medicare Costs](#).
- **Explore Financial Assistance:** Learn more at [Medicare Savings Programs](#).
- **Research ITDR Plan Options** to help pay for healthcare not covered by Medicare. Use [ITDR's Medicare Plan Comparison Tool](#). Consider your health needs while reviewing benefits.
- **Check Medications:** Review prices, in-network pharmacies, and covered meds at [ITDR-Anthem Price a Medication](#).
- **Begin Medicare Enrollment:** Start enrolling online at [www.ssa.gov](https://www.ssa.gov), by phone at **1-800-772-1213** or in person at your Social Security office.
- **Create a [MyMedicare](#) online account** to manage benefits and claims.
- **Enroll in ITDR Plans:** Once you receive your Medicare ID number, enroll as soon as possible to allow enough time to set you up for coverage and for you to receive ID cards for your plan(s). **Enroll** at [www.itdr.com](https://www.itdr.com) or call **(877) 325-7265**. (To enroll, please provide the nine-digit Delta PPR number or the Social Security number of the former Delta employee and/or their spouse.)
- **Confirm Your Medicare Enrollment and Review Your Welcome Package:** Verify all details and welcome package.

## Your 65<sup>th</sup> Birthday Month (if enrolling at 65)

Medicare will start on the 1<sup>st</sup> of your birthday month (or the previous month if you were born on the 1<sup>st</sup>).

- **Please review the steps outlined above to ensure they have been completed.**
- **Understand Your Medicare Plan:**
  - **Use Health Advocate:** Access 24/7 support for benefits, doctors, prescriptions, and billing.
  - **Review Enrollment Packet:** Read through detailed coverage information.
- **Explore Online Resources:** Visit [itdr.com](http://itdr.com) for FAQs, tools, and more.
- **Start Using Medicare:** Begin using your benefits; ensure receipt of documents and ID cards.
- **Schedule Medicare Provider Visit:** Book your "Welcome to Medicare" preventive visit within 3 months.

## 3 Months AFTER Your 65<sup>th</sup> Birthday

- **Please review the steps outlined above to ensure they have been completed.**
- **Keep Contacts Handy:** Save contact info for Medicare, providers, and healthcare professionals.

**Always review your Medicare EOBs for accuracy and to help prevent fraud.**

## Annually

- **Review Your Medicare Coverage Annually:** Reassess and update coverage during the Fall Medicare Annual Enrollment Period. You can change ITDR Medical, Dental, or Vision plans each year without proof of health.

