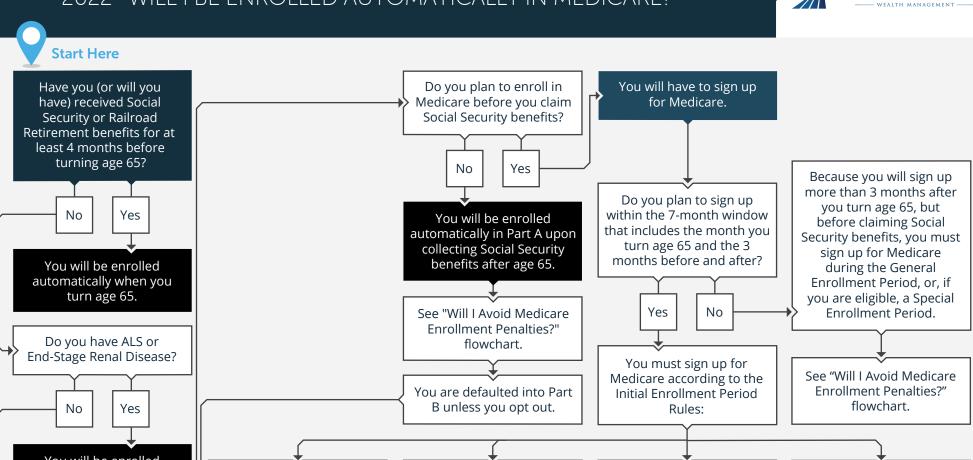
2022 · WILL I BE ENROLLED AUTOMATICALLY IN MEDICARE?





You will be enrolled automatically when you receive Social Security Disability benefits.

Do you have a disability?

No

Yes

You will be enrolled automatically after you receive disability benefits from Social Security or RRB for 24 months.

If you enroll up to 3
months before turning 65...

If you enroll in your birthday month...

Coverage for Part A and B

begins the first day of the

month you turn 65.

Medicare Advantage and

Part D can begin at the

same time.

Coverage for Part A and B begins the month after enrollment.

Medicare Advantage and Part D can begin the month after enrollment.

If you enroll 1 month after your birthday month...

Coverage for Part A and B begins 2 months after enrollment.

If you choose Medigap, it's best to enroll during your 6-month Open Enrollment Period (beginning the first month that you have Part B and are 65 or older).

If you enroll 2-3 months after your birthday month...

Coverage for Part A and B begins 3 months after enrollment.

This would avoid the risk of underwriting, increased costs, and/or denial of coverage.



IMPORTANT DISCLOSURE INFORMATION

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