



**STRATEGIC  
HEALTH INSURANCE**

*Powered by the David M. Gilston Agency*



# Are you turning 65?

Here's what you  
need to know.

## Let's Get Started.

When it comes to choosing a Medicare health plan, everyone's situation is different. If you're enrolling in Medicare, let us help you with your next steps and options.

**6 MONTHS**  
Before your Birthday

### INFORM YOURSELF

**Start thinking about your options and learn the differences between these 2 plans.**

**Original  
Medicare**  
(Government Provided)

**Part A:** Inpatient Care  
(For Example, Hospital Stays)

**Part B:** Outpatient Care  
(For Example, Doctors Visits)

**Plans Offered  
By Private  
Companies**

**Part C:** Medicare Advantage

**Part D:** Prescription Drug

**Medigap:** Medicare Supplement Plans

\*You will start to receive marketing information in the mail from insurance companies.

PO BOX 1628  
SIMPSONVILLE, SC 29681

strathi.com  
will@strathi.com



GET IN TOUCH

**884.433.8555**



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## 4 MONTHS

Before your Birthday

## DETERMINE YOUR NEED

**Decide if you want Part A and B.**

In most cases, if you are receiving benefits from Social Security income, you will automatically get Part A and Part B when you turn 65. There is a monthly premium most people pay for Part B. It's assessed according to income.

- If you will delay your Social Security income benefits, you can sign up for Part A when you're first eligible even if you have existing coverage through an employer—this is because Medicare Part A is no cost and has no monthly premiums for most people\*.

\*If you or your spouse have worked enough calendar quarters  
[at least 40 quarters (10 years)]

- Certain people may delay Part B depending on the type of health coverage they have.

### **You or your spouse is not currently working and you do not have coverage through an employer:**

- In most cases, you should enroll in Part A and Part B when you're first eligible.

### **You or your spouse is currently working and you have coverage through an employer:**

- If the employer has fewer than 20 employees, you should sign up for Part A and Part B when you're first eligible.

- If the employer has 20 or more employees, you may be able to delay Part A and Part B.

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✉ [will@strathi.com](mailto:will@strathi.com)



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# Are you turning 65?

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**3 MONTHS**  
Before your Birthday

**ENROLL WITH SOCIAL SECURITY**  
**Signup for Medicare**

**PLEASE NOTE:**

Unless you choose to delay your enrollment because you or your spouse have credible coverage, if you do not enroll in Medicare during your 7-month Initial Enrollment Period, you may have to pay a penalty for late enrollment in addition to the regular monthly premium for the duration of your enrollment in Part B.

- Set up a My Social Security Account.
- Select and sign up for the coverage that is right for you—based on your situation and needs.
- The first time you can enroll in Medicare is called the Initial Enrollment Period. This is the 7-month period that begins 3 months before your 65th birthday month and ends 3 months after your birthday month.
- Consider how you want to receive Medicare.

**HAPPY  
BIRTHDAY!**

**KICK BACK, RELAX and ENJOY!**  
**Your Medicare Coverage is active**

If you enrolled during the first 3 months of your Initial Enrollment Period, your Part A and Part B coverage will begin on the first day of the month you turn 65 or if your birthday falls on the first of the month, your coverage will start on the first day of the prior month.

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