

Things To Think About When You Become Medicare Eligible:

The Griswold Group



Step 1: Sign up for S.S

- Go online or to a Social Security office and register for your Red White and Blue Card (your Medicare Health Insurance card)
 - Here is the direct link to the website:
- You can register 3 months before you turn 65, up to 3 months after you turn 65
 - Your coverage should begin on the first day of the month of your birth month **IF** you are enrolled before the first day of the month of your birth month
- Red White and Blue card should arrive in the mail 2-4 weeks after you register online or in person

KEEP IN MIND: If you do not sign up 3 months before-3months after your 65th birthday you will have to wait until the open enrollment period (January 1st-March 31st) to sign up for coverage

Terms and conditions apply; information is subject to change

Step 2: Make an Appointment

- After you receive your Red White and Blue card in the mail, you can make an appointment with our Certified Medicare Agent, Anne Stretchberry, to go over medical plan options and questions.
- Anne can do any type of the following appointment types:
 - In-person
 - Virtual
 - Telephone
- After initial enrollment we will do a 3-month follow-up to go over any additional questions or concerns you may have

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How Much Does Part A Cost?

- People who buy Part A could pay a premium of either \$274 or \$499 each month depending on how long they or their spouse worked and paid Medicare taxes.
- If you choose NOT to buy Part A, you can still buy Part B.
- In most cases, if you choose to buy Part A, you must also:
 - Have Medicare Part B (Medical Insurance)
 - Pay monthly premiums for both Part A and Part B

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Important Facts:

- If you or your spouse stay on your group insurance plan once you are Medicare eligible, and you do not sign up for Medicare Part A and Part B, you could be subject to penalties for late enrollment.
 - You can typically stay on a group health plan and have Medicare benefits
- You should get a statement from Social Security to indicate the cost of your monthly premium
 - When enrolling, there is an option to OPT-OUT of an auto deduction from your monthly Social Security benefit to pay the premium (if applicable)
 - You can also OPT-IN for an auto deduction from your checking account each month to pay the premium

Questions/Contact Information:

- If you have any questions or concerns, please feel free to reach out to us for assistance
- Anne Stretchberry:
 - (616) 560-5194
 - Email: Anne@grizgroup.com
 - Follow the link to make a virtual appointment:
- The Griswold Group:
 - (616) 364-3118
 - Email: Clientservices@grizgroup.com
 - Website: <https://thegriswoldgroup.com/>

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