LYONSLIFE

CHECKLIST

Turning-65 Checklist

Every key Medicare deadline in one simple, printable page — so you never miss a window or pay a penalty.

Martin Elefant · Independent Licensed Medicare Broker
551-245-1894 · lyons.life · Protect Your Income, Your Home, and Your Future

Your Turning-65 Checklist

A simple, printable checklist so you hit every Medicare deadline and never pay a penalty you didn't have to. Work through it in order.

6+ months before 65

- ☐Mark your **Initial Enrollment Period**: the 3 months before your birthday month.
- ☐Decide whether you'll take Medicare now or delay (if you have employer coverage).
- ☐Make a list of the doctors you want to keep.
- ☐Make a list of your prescriptions (name + dose).

3 months before 65 — your window opens

- ☐Enroll in **Part A** (usually $0) — and **Part B** unless you're delaying with employer coverage.
- ☐Confirm whether your employer coverage lets you delay Part B penalty-free.
- ☐Compare your path: **Medicare Advantage** vs. **Supplement + Part D**.
- ☐Check that your doctors are in-network (Advantage) or accept Medicare (Supplement).
- ☐Run your medications against each plan's drug list.

Your birthday month

- ☐Finalize and enroll in the plan that fits your doctors, drugs, and budget.
- ☐If choosing a Supplement, use your one-time **6-month Medigap open enrollment**.
- ☐Add a stand-alone **Part D** drug plan if your plan doesn't include drugs.

Every year after (Oct 15 – Dec 7)

- ☐Review your plan during the **Annual Enrollment Period** — plans change yearly.
- ☐Re-check your doctors and prescriptions are still covered.
- ☐Make sure you're not quietly overpaying.

Don't-miss penalties

Part B: ~10% added for each 12 months you delay (for life). **Part D:** a lifelong penalty for going without drug coverage. When in doubt, ask before the deadline passes.

Want a free, no-pressure Medicare Game Plan?

A 20–30 minute 1-on-1 where we check your doctors and prescriptions and compare 30+ carriers — built around you.

No cost. No obligation. Education first, pressure never.

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