



Based on September 15th being your 65th birthday

The Exception to the Rules

Depending on the employment situation for you or your spouse, you may be able to enroll in Medicare Parts A and B *any time* without penalty, as part of a Special Enrollment Period (SEP). Other SEPs exist for Part C and D. See page 21 for details.

For best results, enroll during the three months prior to your 65th birthday, and coverage starts on the first day of your birthday month (Sept. 1 in this example).

If you enroll during your birthday month, coverage starts the next month (Oct. 1).

If you enroll during the month after your birthday month, coverage starts two months later (Dec. 1).

Open Enrollment Period (OEP)

When: Oct. 15–Dec. 7

During this time you can:

- change Part D prescription drug plans
- change Medicare Advantage plans
- enroll in a Medicare Advantage plan for the first time

*All changes take effect Jan. 1.

What about Medigap?

The Open Enrollment Period for Medigap starts the month you are 65 and enrolled in Medicare Part B and continues for five more months. For example, if you turn 65 on September 15, your window to enroll in Medigap is Sept. 1–Feb. 28. Enroll during this period to avoid underwriting.

Medicare Advantage Disenrollment Period (MADP)

When: Jan. 1–Feb. 14

During this time you can:

- disenroll from a Medicare Advantage plan
 - enroll in a standalone prescription drug plan
- *All changes take effect the first day of the following month.

Sept. 15th

May

June

July

August

September

October

November

December

January

February

March

April

Initial Enrollment Period (IEP)

When: Three months before your birthday month, your birthday month, and three months after your birthday month. Enroll during this period for Medicare Parts A and B. The sooner you enroll, the sooner your coverage starts.

General Enrollment Period (GEP)

When: Jan. 1–March 31

During this time you can:

- enroll in Medicare Part B if you did not already do so during the IEP
- you may be assessed a 10% late penalty on your Part B premium

*Coverage will begin July 1.