

Medicare Enrollment Options

If you retire before or at age 65

- Initial enrollment period
 - Enroll in Medicare Parts A & B
 - Enroll in additional coverage
 - Either supplement– 6 months
and stand-alone Part D plan-3 months
 - Or Medicare Advantage plan-3 months

If you plan to retire after age 65

- Initial enrollment period
 - Enroll in Medicare and defer Part B
- Special enrollment period after retirement
 - Reenroll in Part B - 8 months
 - Enroll in a supplement – 6 months after Part B
and enroll in a stand alone drug plan -2 months
 - Or enroll in a Medicare Advantage plan – 2 months