



As you approach age 65, you must make several important decisions regarding Medicare coverage. Deciding which coverage will best meet your needs can be difficult and confusing.

Even if you have health coverage available to you when you turn 65 or after you retire, you will still need to make decisions regarding Medicare.

**Step 1:** Determine Your Initial Enrollment Period.

**Step 2:** Decide Whether to Enroll in Medicare Part A and Part B.

**Step 3:** Decide Whether You Need Additional Coverage.

**Step 4:** Decide Whether You Need Medicare Prescription Drug Coverage.

**Step 5:** Sign Up for Medicare Part A and Part B (or Opt Out of Part B).

If you have specific questions about enrolling in Medicare, please reach out to Matt McDevitt at [matt@agent-link.net](mailto:matt@agent-link.net) for assistance.

