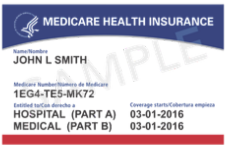
THE TURNING 65 GUIDE

BY KAYLA PRICE



Introduction: Understanding the Journey to 65

Turning 65 is a milestone — it marks not only a new chapter in life but also your eligibility for Medicare, the federal health insurance program designed primarily for seniors.

While Medicare is one of the most valuable benefits available to Americans, it can also be confusing. There are multiple parts, deadlines, and options that vary depending on whether you're still working, have coverage through an employer, or are retiring.

This guide will walk you through everything you need to know — in plain English — so you can make informed decisions, avoid penalties, and feel confident about your healthcare future

Chapter 1: Medicare Basics The 4 Parts Explained

Part A – Hospital Insurance

Covers:

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care
- Some home health services

Cost:

Most people pay $0/month for Part A because they (or their spouse) paid Medicare taxes while working.

Part B – Medical Insurance

Covers:

- Doctor visits
- Outpatient care
- Preventive services (like screenings, flu shots, etc.)
- Medical equipment

Cost:

Most people pay a monthly premium of $202.90/month in 2026, though higher earners may pay more).

💡 Tip: Even if you're healthy, Part B is essential for routine care and preventive coverage.

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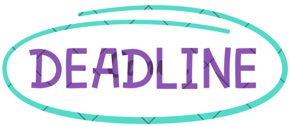

Part C – Medicare Advantage (Private Plans)

These are bundled plans offered by private insurers approved by Medicare.

They include Part A, Part B, and often Part D (prescription drugs) — plus extra benefits like:

- Dental, vision, hearing
- Gym memberships
- Transportation
- $0 premium options in many areas

You must be enrolled in Parts A & B to join a Part C plan.

Part D – Prescription Drug Coverage

Helps pay for prescription medications.

Each plan has its own list of covered drugs (formulary) and costs vary by plan.

Important:

If you delay enrolling in Part D when you're first eligible, you may face a permanent late-enrollment penalty.

Chapter 2: Key Medicare Enrollment Periods

Understanding your enrollment timeline is critical. Missing deadlines can result in coverage gaps and lifetime penalties.

1. Initial Enrollment Period (IEP)
This is your first opportunity to enroll in Medicare.
📅 When:

- Starts 3 months before your 65th birthday month
- Includes your birthday month
- Ends 3 months after your birthday month

Example:
If your birthday is May 2, 1961, your IEP runs from February 1 – August 31, 2026.
💡 Enroll early to have coverage start the same month you turn 65.

2. General Enrollment Period (GEP)
If you miss your IEP, you can enroll between 📅 January 1 – March 31 each year.

Coverage now starts the first day of the month after you enroll, and you may pay late penalties.

3. Special Enrollment Period (SEP)
If you or your spouse are still working and have employer coverage, you may delay enrolling without penalty.

🕒 You have 8 months after your employment or coverage ends to enroll in Part B and/or Part D.

💬 Example:
If you retire in September, your SEP lasts until May of the following year.

Chapter 3: Working Past 65 — Should You Delay Medicare?

If you're still working and covered under an employer health plan, you may be able to delay Medicare without penalty — but it depends on your employer's size:

✅ If your employer has 20+ employees:
You can keep your employer coverage and delay Part B.

⚠️ If fewer than 20 employees:
You should enroll in Part A and Part B to avoid gaps in coverage — Medicare becomes your primary insurance.

💡 Smart Strategy:
Many still enroll in Part A only (since it's free) and delay Part B until they retire to avoid paying the premium while still covered elsewhere.

Chapter 4: Avoiding Costly Penalties

Medicare rewards timeliness — and penalizes delay.

Part A Penalty
Usually no penalty unless you have to pay for Part A (rare).

Part B Penalty
If you don't enroll when first eligible (and don't have other coverage), your premium increases by 10% for each 12-month period you delay — for life.

Part D Penalty
If you go 63 days or longer without creditable drug coverage, you'll pay a 1% penalty for every month delayed, permanently added to your monthly Part D premium.

💡 Bottom Line:
Even short delays can lead to permanent penalties. Always check your eligibility dates early.

Chapter 5: Choosing the Right Coverage Path

After enrolling in Parts A & B, you have two main coverage options:

Option 1: Original Medicare + Supplement (Medigap) + Part D

- You can see any doctor who accepts Medicare nationwide.
- Add a Medigap plan to cover copays and deductibles.
- Add a Part D plan for prescriptions.

Ideal for those who travel or want predictable medical costs.

Option 2: Medicare Advantage (Part C)

- All-in-one coverage from private insurers.
- Often includes drug coverage and extra benefits (vision, dental, etc.).
- Usually has network restrictions (HMO/PPO).

Ideal for those who prefer local, simplified coverage.

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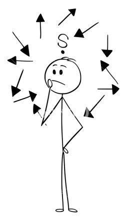

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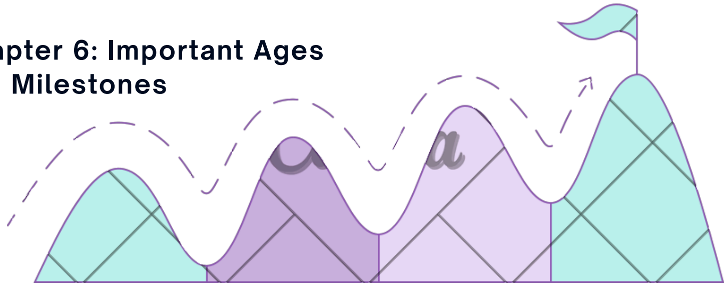
Chapter 6: Important Ages and Milestones



64½ - Start researching Medicare options and talking to a professional.

65 - You're eligible for Medicare. Begin your Initial Enrollment Period (IEP).

66-67 -Full Social Security retirement age for most. Consider how this affects your income and Medicare costs.

70½ - Required minimum distributions (RMDs) from retirement accounts begin — can impact your Medicare premium (IRMAA).

Chapter 7: Why Work with a Licensed Professional

Medicare is not one-size-fits-all. There are hundreds of plans — and every person's situation is unique.
Working with a licensed agent like **Kayla Price** ensures:

- You choose the right plan for your doctors, prescriptions, and budget.
- You avoid missing deadlines and penalties.
- You get support year-round — not just at enrollment.

💬 "My goal is to make Medicare simple, clear, and stress-free for you." — **Kayla Price**

Chapter 8: Your Next Step

Before you make any decisions, schedule a free, no-obligation consultation with **Kayla Price**.
She'll help you:
✅ Understand your options
✅ Review your prescriptions and doctors
✅ Find the most affordable plan available
👉 Book your free call today: https://host.safemsngr.com/widget/booking/8IOq6stkuqzk1H2VKRcS

About the Author

Kayla Price is the founder of **Price Services Group, L.L.C.** a trusted resource for individuals approaching retirement. With years of experience helping people navigate Medicare, **Kayla Price** combines compassion with expertise — ensuring every client feels confident and cared for.
When you're ready to explore your Medicare options, **Kayla Price** is here to guide you every step of the way.

📞 Schedule Your Free Medicare Consultation
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