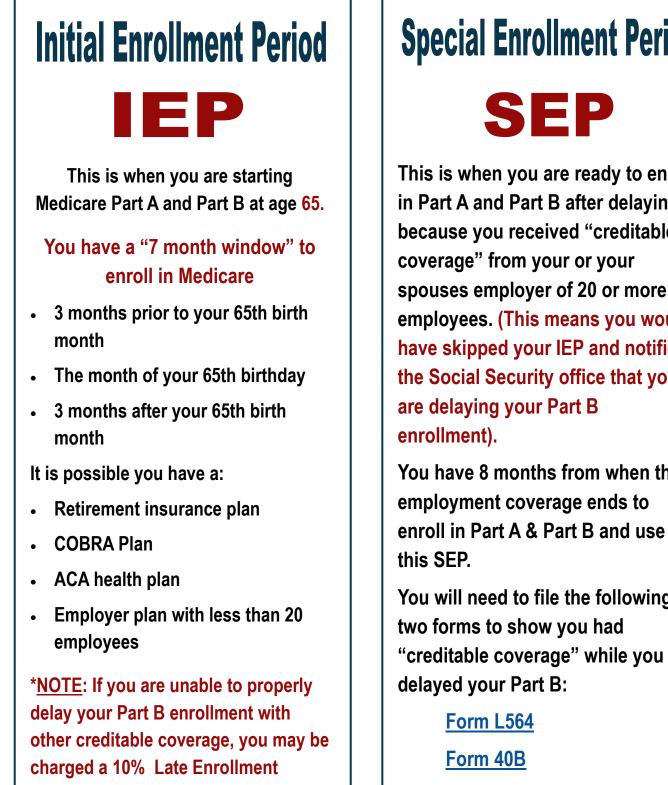
There are 3 enrollment periods to "manually" sign up for Medicare Part A and Part B when you are turning 65 and you don't automatically get enrolled.

If you're already receiving benefits from Social Security before age 65, in most cases, you'll automatically be enrolled in Part A and Part B starting the first day of the month you turn 65.

> If your birthday is on the 1st of the month, your Medicare effective date will start on the 1st of the month "before" your 65th birth month.



penalty for as long as you are enrolled in Part B in the future.

Special Enrollment Period

This is when you are ready to enroll in Part A and Part B after delaying it because you received "creditable spouses employer of 20 or more employees. (This means you would have skipped your IEP and notified the Social Security office that you

You have 8 months from when the

You will need to file the following

General Enrollment Period



If you missed your IEP and you don't qualify for an SEP, you must wait until January 1 - March 31 to enroll in Medicare. You would enroll using the General Enrollment Period (GEP). Your Medicare effective date will be the 1st of the month following the month you enroll.