

TURNING 65 MEDICARE CHECKLIST

Your step-by-step guide to Medicare enrollment in Omaha & Nebraska

1. ENROLLMENT WINDOWS - KNOW YOUR DATES

- Initial Enrollment Period (IEP): 7-month window starting 3 months before your 65th birthday month.
- General Enrollment Period (GEP): Jan 1 - Mar 31 each year (late enrollment may incur penalties).
- Special Enrollment Period (SEP): Available if you have employer coverage at 65 - confirm with HR.
- Open Enrollment (MA/PDP): Oct 15 - Dec 7 each year to switch or change plans.

2. MEDICARE PARTS - UNDERSTAND YOUR OPTIONS

- Part A (Hospital): Usually premium-free if you or your spouse paid Medicare taxes for 10+ years.
- Part B (Medical): Monthly premium applies (\$174.70/mo base in 2024; income-based adjustments possible).
- Part C (Medicare Advantage): Private plans that bundle A+B and often add dental, vision, drug coverage.
- Part D (Prescription Drug): Standalone drug plan - enroll when first eligible to avoid late penalties.
- Medicare Supplement (Medigap): Fills gaps in Original Medicare. Cannot be combined with Part C.

3. WHAT TO DO IF YOU HAVE EMPLOYER COVERAGE AT 65

- Compare your employer plan cost vs. Medicare carefully - size of employer matters.
- If staying on employer plan, confirm it qualifies as "creditable coverage" to avoid future penalties.
- At least 3 months before leaving employer coverage, start your Medicare enrollment process.
- COBRA does NOT count as creditable coverage for Medicare Part B or Part D purposes.

4. KEY DOCUMENTS TO GATHER BEFORE ENROLLING

- Social Security card and Medicare card (if already received).
- Birth certificate or U.S. passport.
- Proof of U.S. citizenship or legal residency.
- Employment and insurance records for you and your spouse (if applicable).
- Current medication list (generic names, dosages) for comparing Part D plans.
- Preferred doctors and hospitals - confirm which plans include them in-network.

5. NEBRASKA-SPECIFIC TIPS - OMAHA & DOUGLAS COUNTY

- Nebraska has multiple Medicare Advantage plans available in Douglas County - compare them each year.
- Nebraska SHIP (State Health Insurance Assistance Program) offers free, unbiased counseling.
- Trek Insurance Solutions is local to Omaha - your agent can meet you in person if preferred.

CMS TPMS Disclaimer: We do not offer every plan available in your area. Currently we represent 20 organizations which offer 94 products in your area.

Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) for information on all your options.

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6. COMMON MISTAKES TO AVOID

- Missing your IEP - late enrollment triggers permanent Part B premium surcharges.
- Assuming Medicare covers everything - dental, vision, and hearing often require separate coverage.
- Not comparing plans annually - plan costs and formularies change every year.
- Choosing a plan based only on \$0 premium - check copays, network, and drug coverage.
- Not asking about Extra Help - income-based subsidies may lower your drug costs significantly.

READY TO CHOOSE YOUR PLAN? WE'RE HERE TO HELP.

Call: (402) 261-4888 | Visit: trekis.net/medicare | Omaha, Nebraska