

LINDSTROM INSURANCE
EMPLOYEE BENEFITS • LIFE AND DISABILITY INSURANCE

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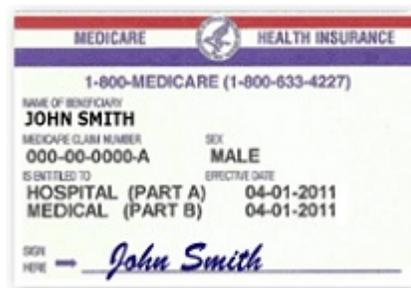
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www.LindstromInsurance.com

New to Medicare?

We're looking forward to helping you get your new health plan set up. Before we meet to discuss things like Medicare Supplements (aka Medigap Plans), Medicare Advantage Plans, and Part D (Prescription Drug Plans), we need to be certain you have both Part A & B of Medicare.

1. Do you have your Red, White, and Blue Medicare ID Card? Are there effective dates shown for **both** Part A and Part B? If so, you're ready for our meeting!



2. If you do not have your Medicare ID card, **you'll need to contact Medicare to enroll in Part B.** Since most people have worked 40 quarters and paid into the Medicare system, Part A is "free" and may be automatic. Part B will cost at least \$104.90/mo, and if you have decided **not** to take your Social Security Benefit now, you need to sign up and arrange to pay that premium. The government will bill you quarterly. Enrollment is available three months prior to the month you turn 65, during that month, and the three months following. You can enroll using any one of the following:
 - A. You can call 1-800-Medicare and enroll by phone
 - B. You can visit <http://www.ssa.gov/medicare/apply.html> and complete the online application
 - C. You can visit your local Social Security Office (appointments are recommended)

Since it takes several weeks to receive your Medicare ID card, you'll want to get the process started as soon as possible. Medicare is generally effective the first of the month during which you turn 65, unless your birthday is the first of the month. In that case, Medicare will be effective the first of the prior month. We'll want to meet about a month in advance of that date so you'll have ample time to make decisions and we can complete the enrollment process for your Supplement, Part D, or Medicare Advantage Plan.