



NOT AFFILIATED WITH THE U.S. GOVERNMENT OR FEDERAL MEDICARE PROGRAM

# Guide to Turning 65



Speak to a Licensed Insurance Agent

+1 877-360-6565 (TTY: 771) (call or text)

[myplanfit.com](https://myplanfit.com)

When you get close to turning 65, you get bombarded with all sorts of Medicare mail, phone calls, texts, and commercials. All these annoying sales pitches can leave you feeling like you're chum in the water, circled by a sea of sharks.

Figuring out your Medicare shouldn't have to feel like that.

THAT'S WHY WE CREATED THIS EXTREMELY **SIMPLE** GUIDE.

We're here to educate. Not manipulate.

If you're about to turn 65 (or you've recently turned 65), this guide is here to make sure you don't feel overwhelmed.

It will take you all the way from:

**"I've done absolutely nothing, and I have no idea where to start..."**

to:

**"I've got Social Security all figured out, signed up for Medicare, and chosen my plan, and I don't have to think about it anymore!"**



Enjoy!

**Calvin Bagley**  
Founder of PlanFit

# Your Simplified “Turning 65” Checklist

## STEP 1 ENROLL IN ORIGINAL MEDICARE (NECESSARY FOR BOTH ROUTE 1 AND 2)

- Apply for Medicare Part A & B** through [SSA.gov](https://www.ssa.gov) or by calling Social Security.
- Make sure you receive your **red, white, and blue Medicare card**.

## STEP 2 IF YOU WANT A MEDICARE SUPPLEMENT PLAN

- Consider contacting a licensed insurance agent (at no cost to you), and have them help you compare **Medicare Supplement policies and Part D policies**.
- With your agent, choose a **Medicare Supplement plan** (Plan G, Plan N, etc.) that fits your needs.
- Enroll in the Medicare Supplement plan.
- Ask your agent to show you your prescription drug plan options (they can put every single prescription into a system and compare costs side by side).
- Then choose and enroll in a **standalone Medicare Part D prescription drug plan** that has the prescription drugs you need.
- Consider adding dental, vision, and hearing insurance from a private insurer (non-Medicare).

## STEP 2 IF YOU WANT MEDICARE ADVANTAGE

- Consider contacting an agent to represent your best interests (at no cost to you), and have them help you compare Medicare Advantage plans.
- Choose a Medicare Advantage plan that fits your needs.
- Enroll in the plan. (Your agent can do the paperwork with you.)

**NOTE:** If the Medicare Advantage you chose does NOT include prescription drug coverage, you cannot get it from a separate Part D plan. If you need drug coverage, be sure to choose a plan that includes this coverage.

## SOCIAL SECURITY

- Decide when you want to take Social Security (Between ages 62-70).
- Sign up for Social Security at that time (go to [ssa.gov/retire](https://www.ssa.gov/retire) or call 1-800-772-1213).

**NOTE:** You can sign up for Social Security before OR after Medicare. But if you sign up for social security earlier than 65, you may be automatically enrolled in Medicare around your 65th birthday

# Step 1: Where Should You Start? Signing Up for Medicare

The VERY first question you need to ask yourself is this:  
**“Am I going to continue working past 65?”**

If your answer is YES, and you’d like to look into delaying medicare in order to stay on your company’s insurance, **Go to Page 13.**  
*This guide may not apply to you.*

If not, and you know you ARE going to sign up for Medicare, here’s your very first step:

**You have a 7-month “Initial Enrollment Period” around your 65th birthday to sign up for Original Medicare (Parts A and B). Your birth month will normally be the middle month of this 7-month period.**

## Sign up for Medicare during this time

This can be done online at [SSA.gov/medicare](https://ssa.gov/medicare), or by calling Social Security at 1-800-772-1213

Once you’ve signed up for Medicare (Parts A and B), you’ll get your Medicare card in the mail. Generally, if you fail to do this, you’ll be stuck with lifetime penalties for Part B.

### Action Step:

- Sign up for **Medicare Part A & B** during your **Initial Enrollment Period** (normally starts 3 months before your birth month, and lasts until 3 months after your birth month).

## Step 2: The Big Decision to Make

Original Medicare (Parts A and B) DOES NOT cover 100% of your medical bills! Therefore, most people add extra coverage to make sure you're taken care of.

There are 2 common paths to solve the problem of a coverage gap, so your next decision will likely be choosing between these two.

### Which path will you choose?

#### PATH #1: MEDICARE SUPPLEMENT (MEDIGAP)

1. **Monthly Premiums:** Typically higher
2. **Out-of-Pocket Costs When You Need Care:** Usually lower, with more predictable expenses
3. **Provider Flexibility:** You can request to see any doctor or specialist nationwide who accepts Medicare
4. **Referrals & Networks:** No referrals required; no network restrictions (although doctors may still require referrals to get an appointment)

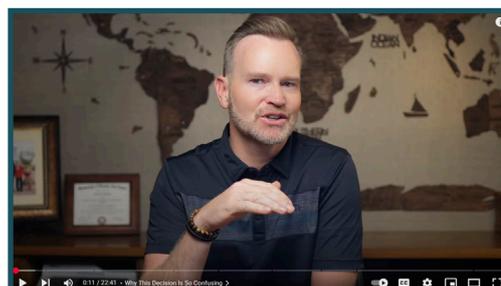
*This path works alongside Original Medicare and may offer more flexibility when choosing providers and accessing services.*

#### PATH #2: MEDICARE ADVANTAGE (PART C)

1. **Monthly Premiums:** Often lower or even \$0 depending on your area
2. **Out-of-Pocket Costs When You Need Care:** Can be higher or lower, and vary depending on services used
3. **Provider Flexibility:** Typically uses a network of providers (HMO or PPO), and a Primary Care doctor manages your care
4. **Referrals & Networks:** May require referrals and using in-network providers to manage your care

*This path combines hospital and medical coverage in one plan and may include additional benefits like dental, vision, or prescription coverage.*

Watch our **detailed breakdown** of these two plan types here.



# Medicare Supplement Plans: The Quick Summary

Original Medicare (Parts A and B) covers about 80% of your hospital and doctor bills. That leaves you on the hook for about 20%. When you sign up for a Medicare Supplement Plan, that plan is designed to cover the remaining 20% for you. It fills in the gap that Original Medicare doesn't cover.

The most common plans are **PLAN G** and **PLAN N**.

You can watch a [detailed breakdown here](#)

## THINGS TO KNOW

1. You're paying more each month for access to more doctors and more cost predictability.
2. These plans typically DO NOT cover dental, hearing, vision, or prescription drugs.
3. If you choose not to go this route, you may have to go through "medical health underwriting" to get this plan later.

## WHY SOME PEOPLE MIGHT LIKE IT

- ✓ If you have to use your insurance a lot, this plan can often keep your costs more predictable.
- ✓ You can typically go to ANY doctor that takes Medicare (as long as that doctor allows you to make an appointment).
- ✓ It can often be easier to get the procedure or test you want without a prior authorization from a doctor.

## WHY SOME PEOPLE SOMETIMES PREFER SOMETHING ELSE

- ✗ You are likely going to pay more on the front end (in premiums) than you would with Medicare Advantage.
- ✗ You'll need an additional plan if you want coverage for hearing, dental, vision, and prescription drugs — increasing your monthly cost.

**NOTE:** If you go this route, you'll most likely need to sign up for a Medicare Part D prescription drug plan to get your prescription drugs covered.

# Avoid Medicare Part D (Prescription Drug Plan) LIFETIME Penalties when going the Medicare Supplement route:

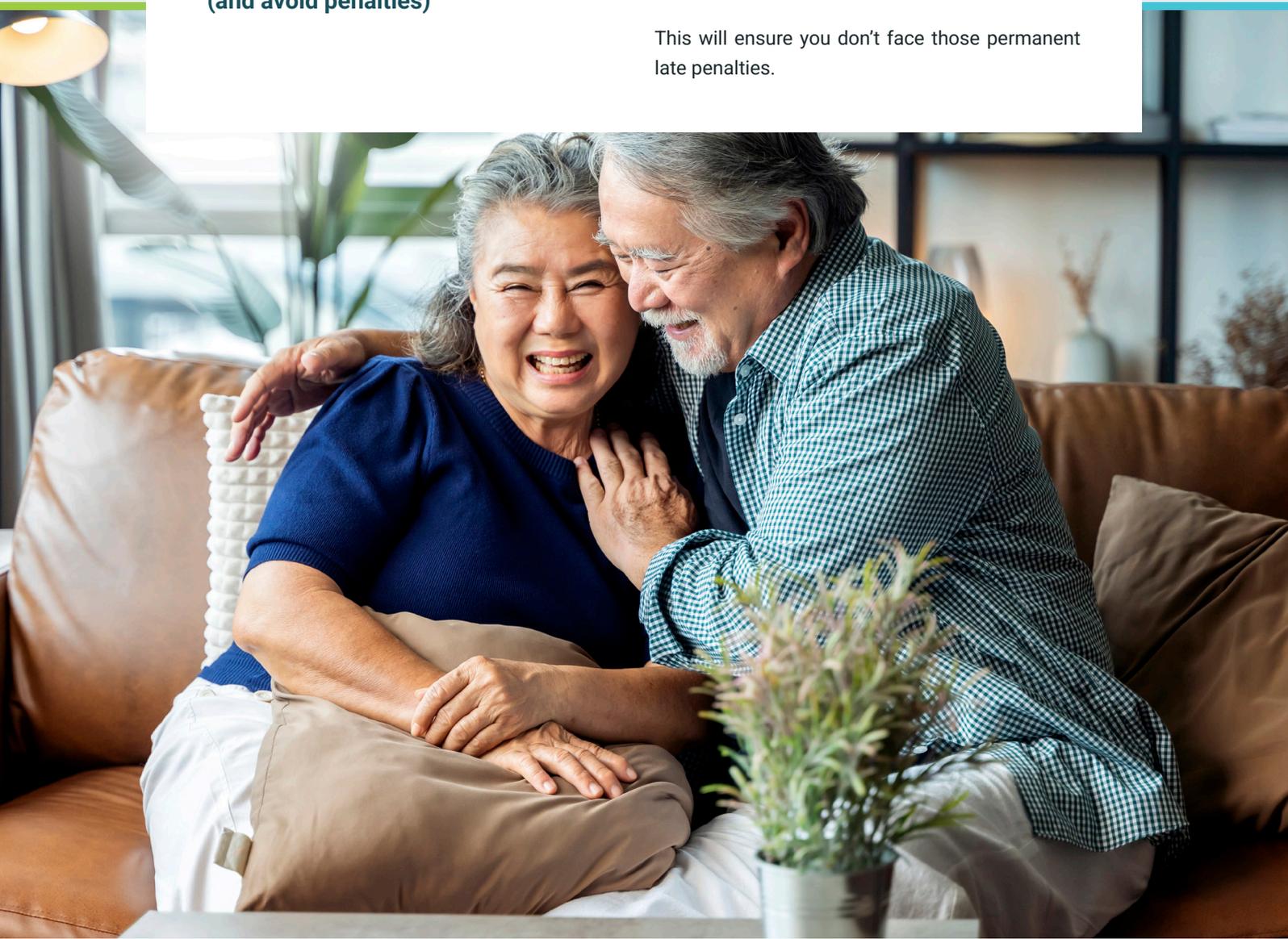
Most people sign up for Medicare Part D when they enroll in a Medicare Supplement plan. This program covers your prescription drugs. However — **Medicare Part D has its own LIFETIME penalties if you don't sign up on time.**



## How to sign up for Medicare Part D (and avoid penalties)

Medicare Part D has the exact same enrollment window as Original Medicare. So, if you know you're going to get a Medicare Supplement plan, **you should sign up for Medicare Part D when you sign up for Original Medicare (Parts A and B).**

This will ensure you don't face those permanent late penalties.



# Medicare Advantage Plans: The Quick Summary

With Medicare Advantage plans (AKA Medicare Part C), Medicare takes the money they would be using to take care of you, and gives it to an insurance company to take care of you instead. They call this “Managed Care” because a doctor is required to follow certain steps and do “health checks” to help manage your healthcare. These plans typically operate very similarly to individual health insurance plans, as well as most employee plans you may have experienced in the past.

You can learn more about Medicare Advantage in this video:



## THINGS TO KNOW

1. You manage your health within in a network to get cost savings.
2. These plans often DO cover dental, hearing, and vision
3. Premiums are often less than Supplement Plan premiums.
4. You will still pay your Medicare Part B premium for a Medicare Advantage Plan and for a Medicare Supplement plan.
5. **Most Medicare Advantage plans also include Prescription Drug plans, so they call them Medicare Advantage Prescription Drug (MAPD) plans.**
6. If the Medicare Advantage Plan does not include a Prescription Drug plan, they just call it a Medicare Advantage Plan (MA). **Warning:** If you enroll in a MA without prescription drug coverage, you cannot add a separate Part D plan.

## WHY SOME PEOPLE MIGHT LIKE IT

- ✓ Low to \$0 monthly premiums, depending on your zip code.
- ✓ Often includes dental, hearing, vision, and prescription drug coverage so you don't have to pay extra for them.
- ✓ Sometimes includes additional benefits like gym memberships, flex cards for groceries, etc.

## WHY SOME PEOPLE SOMETIMES PREFER SOMETHING ELSE

- ✗ Your coverage typically includes a network of doctors, normally local to your city.
- ✗ You'll typically need a referral from a doctor to see specialists and get things like surgeries (these are [92-99% approved across the board](#)).

# Once you know your path, let's get more specific and figure out what plan type to choose.

The 2 most common **Medicare Supplement** Plans are:

## **PLAN N**

Slightly lower premiums on average, but you'll have to pay a copay when you go to the doctor or the ER. You're also vulnerable to Part B excess charges, which about 2% of doctors charge.

## **PLAN G**

Costs more on average than Plan N but you don't have to pay copays — and it also covers Part B excess charges.

### **HOW TO CHOOSE:**

1. People who have price sensitivity to Plan G and don't mind paying a copay when using their health insurance often enjoy Plan N.
2. People who are okay with slightly higher premiums on average, but just want high predictability, often go with Plan G.

**NOTE:** There are a total of 10 Medicare Supplement Plans — but the rest are less common because many people don't prefer the coverage.

The 2 most common **Medicare Advantage** Plans are:

## **HMOs (Health Maintenance Organizations)**

These plans often are the most affordable Medicare Advantage plans — but have more stringent networks.

## **PPOs (Preferred Provider Organizations)**

These plans often have more lenient networks than HMOs, but typically at a higher cost.

### **HOW TO CHOOSE:**

1. People who travel frequently tend to like PPOs since they can more easily get coverage while traveling.
2. People who are looking for the best deal possible (and don't travel often) typically enjoy the HMOs because they can typically get more for the price.
3. If you don't want Medicare Part D penalties, make sure that prescription drugs are covered in your plan, regardless of the type.

**The vast majority of Medicare beneficiaries are on one of these four plan types!**

# Resources to Help Make Your Choice Easier

What is the difference between a Medicare **Advantage plan** and a Medicare **Supplement plan**?



This video will give you a quick rundown of the 4 plans discussed above



For any plan you're interested in, watch our "Brutally Honest Review" of that plan type:

Why Is **Plan G** So Common?



Are **Medicare Advantage PPO Plans** Worth It?



Are **Medicare Advantage HMO Plans** Worth It?



Is Medicare Supplement **Plan N** Worth It in 2025?



# The Ultimate Medicare Checklist

## STEP 1 ENROLL IN ORIGINAL MEDICARE (NECESSARY FOR BOTH ROUTE 1 AND 2)

- Apply for Medicare Part A & B** through [SSA.gov](https://www.ssa.gov) or by calling Social Security.
- Make sure you receive your **Medicare Number** and **start date**.

**TIMELINE:** You must sign up for Medicare in your 7 month “Initial Enrollment Period” window (or defer it if you’re not going to take Medicare right now), or you’ll face LIFETIME penalties. These “late penalties” will increase your premium for Medicare Part B permanently.

As a reminder, your 7-month “**Initial Enrollment Period**” typically begins 3 months before your 65th birth month, includes your birth month, and lasts for 3 months after your birth month.

## STEP 2 (IF YOU WANT A MEDICARE SUPPLEMENT PLAN):

*Fills in gaps that Original Medicare doesn't cover, does not include Part D*

- Consider enrolling in a **standalone Medicare Part D prescription drug plan** – you’ll need this in order to have your prescription drugs covered.

**TIMELINE:** Part D has the **same enrollment period as Original Medicare**. You must sign up for Medicare in your 7 month “Initial Enrollment Period” window, or you’ll face LIFETIME penalties. These “late penalties” will increase your premium for Medicare Part D permanently.

- Contact an agent to represent your best interests (at no cost to you), and then have them help you compare **Medigap policies** (Plan G, Plan N, etc.)

You can also do this by yourself (using Medicare’s plan finder tool), but you may not find the same level of options an agent would (because they know where to look).

- With your agent, choose a **Medicare Supplement plan** (Plan G, Plan N, etc.) that fits your needs.
- Your agent can then help you apply directly with the **private insurance company** offering the Medigap plan.

- TIMELINE:** Apply during your Medigap Open Enrollment Period (6 months after you enroll in Part B) for guaranteed acceptance.

- If you want additional benefits, find dental, vision, and hearing insurance from a private insurer (non-Medicare). This will typically be a separate plan from anything you’ve just signed up for.

## STEP 2 (IF YOU WANT MEDICARE ADVANTAGE):

*The all-in-one plan that usually includes Part D drug coverage*

- Contact an agent to represent your best interests (at no cost to you), and then have them help you compare Medicare Advantage plans.

You can also do this by yourself (using Medicare's plan finder tool), but you may not find the same level of options an agent would (because they know where to look).

- Choose a Medicare Advantage plan (HMO, PPO, etc.) that fits your needs. **(If you don't want Medicare Part D penalties, make sure your plan includes prescription drug coverage.)**
- Get your agent to help you apply directly with the private insurance company offering the plan.

**TIMELINE:** Medicare Advantage has the same 7-month window as Original Medicare (miss this and you have to wait for a different period, meaning you could be without necessary coverage).

- Confirm your enrollment and wait for your Medicare Advantage plan card.

**NOTE #1:** You typically DO NOT need to enroll in Medicare Part D if you go this route. Instead, most people find a Medicare Advantage plan that includes this coverage. This allows you to completely avoid Part D penalties.

**NOTE #2** If you ever want to switch plans, you can switch every year during the Annual Enrollment Period into a plan that better suits your needs.

Get more info at [Medicare.gov](https://www.Medicare.gov).

## After You Sign Up, Here's What to Pay Attention to:

Every year, from October 15 to December 7, you can change your Medicare Advantage or Medicare Part D plan. This is known as the Annual Enrollment Period, and it's something many people mark on their calendar.

Here's why: Every year, Medicare Advantage plans and Medicare Part D plans change. Premiums go up, and sometimes there are slight changes in coverage. Every September or October, you'll get a notice of what's going to change for the next year.

This is why it can be beneficial to shop around for different plans each year during this time. You can potentially get better coverage for you or reduce your bills for the same level of coverage.

**Looking for help? You can chat with our team of Licensed Insurance Agents by calling +1 877-360-6565 (TTY: 771)**

# If You Are Planning to Work Past 65, Read This!

If you're turning 65 and still working — or your spouse is still working — **you might be able to delay Medicare without penalties.** But only if very specific conditions are met.

If you're eligible, you will want to compare your current plan to Medicare to figure out which is better for you. Your licensed insurance agent should be able to help you decide (and if you don't have one, you can call us at [+1 877-360-6565 \(TTY: 771\)](tel:+18773606565)).

**Don't assume you can't go on Medicare until you retire. As soon as you become eligible, compare to see which is right for you**

## Are you or your spouse actively working and covered by employer health insurance?

You might be able to delay Medicare *if all of the following are true:*

- ✓ You (or your spouse) are currently working (not just retired with retiree or COBRA coverage)
- ✓ You're enrolled in a group health plan through that current employer
- ✓ The employer has 20 or more employees
- ✓ The employer coverage is creditable (as good as Medicare)

Not sure if your plan is creditable?

Ask HR: *"Is our group health plan considered creditable coverage for Medicare Part B and Part D?"*

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## If you said YES to all of the above...

You can likely delay Medicare without any penalties. You'll get a Special Enrollment Period when you eventually retire or lose your employer coverage. That SEP lasts 8 months, and as long as you enroll within that time, you won't face any late penalties.

If you're in this boat, spend time comparing your employer plan to Medicare plans to ensure that the one you choose will be better for your needs — because it depends on your situation.

**NOTE:** You may still want to enroll in Medicare Part A (which is usually free), but it's important to talk with your benefits team first — especially if you're contributing to a Health Savings Account (HSA). Enrolling in Medicare will stop you from contributing to your HSA.

**If you said NO to any of those questions...**

You should enroll in Medicare when you turn 65 — or you may face:

- A Part B late enrollment penalty (10% higher premium for each year you delay)
- A Part D late enrollment penalty
- Gaps in coverage if your employer plan doesn't pay first

SITUATION	CAN YOU DELAY MEDICARE?
Actively working, employer plan, 20+ employees, creditable coverage	✓ Safe to delay
Retired, on COBRA or retiree insurance	✗ Enroll at 65
Employer has fewer than 20 employees	✗ Enroll at 65
Unsure if coverage is creditable	✗ Play it safe and enroll at 65 or confirm with HR

**Working Past 65 Guide**

1. If you or your spouse are on your company's health insurance plan, and your company has 20 or more employees, you are able to delay getting Medicare without any penalties, but you want to compare your company's plan to your Medicare plan options so you can choose the best benefits and cost savings for you.
2. You can delay getting Medicare as long as you or your spouse is working with the company, or until you lose coverage – whichever comes first. When that happens, you'll get a Special Enrollment Period for Medicare, which runs for 8 months. You won't get a Late Enrollment Penalty if you sign up within this Special Enrollment Period.

## PART 2 OF 2: SOCIAL SECURITY

### Action Step:

- Decide when you want to take Social Security (Between ages 62-70)
- Sign up for Social Security at that time (go to [ssa.gov/retire](https://ssa.gov/retire) or call 1-800-772-1213)

Signing up for Social Security is much easier than Medicare! You can either apply in person, via phone, or online. You'll get a step-by-step walkthrough of each of these 3 options in a moment.

However, first, the main question to ask yourself is:

**"WHEN should I take Social Security?"**

**NOTE:** You should talk to a financial advisor about your specific situation before deciding when you should take social security. This is for educational purposes!

The earliest you can take social security is at 62. But If you delay it for a few years, you'll be paid more per check once you do start taking it. In order to get the standard social security check, you'll need to wait for your "Full Retirement Age," which for most people is between the ages of 66 and 67.

Here's a chart to help you find yours:

BIRTH YEAR	FULL RETIREMENT AGE (FRA)
1943–1954	66 & 2 MONTHS
1955	66 & 4 MONTHS
1956	66 & 6 MONTHS
1957	66 & 8 MONTHS
1958	66 & 10 MONTHS
1960 or later	67

# Extra Notes on Taking Social Security

## 1. You Can Enroll in Medicare Without Taking Social Security

If you're turning 65, you're eligible to enroll in Medicare—even if you delay your Social Security benefits.

In this case, you'll need to actively sign up for Medicare through the Social Security Administration (SSA), since you're not automatically enrolled.

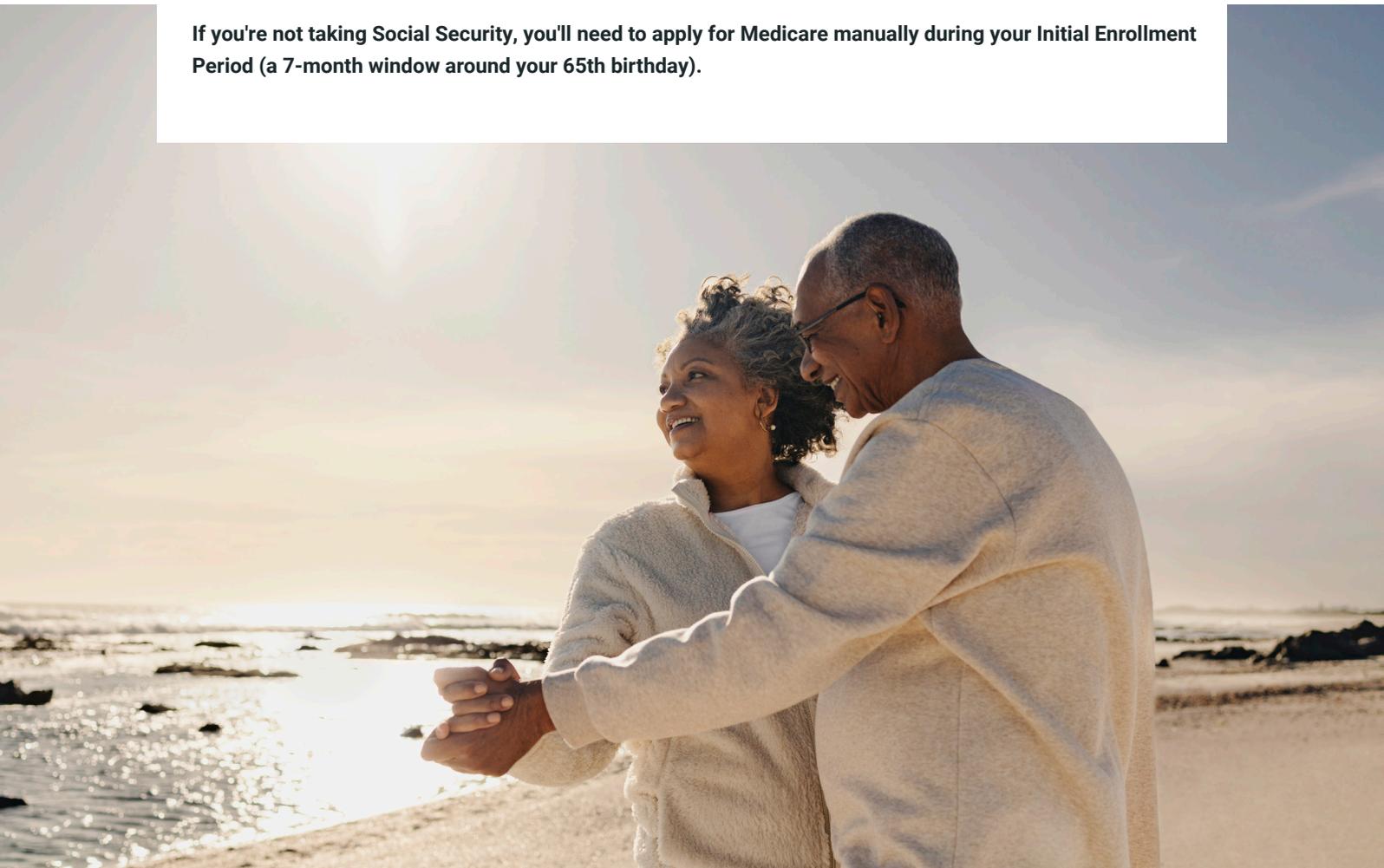
## 2. You Can Delay Social Security and Still Get Full Medicare

Many people delay Social Security to get a bigger monthly benefit (it increases the longer you wait, up to age 70), but they still start Medicare at age 65 to avoid late enrollment penalties.

## 3. How Does Enrollment Typically Happen?

If you are already receiving Social Security benefits before 65, you'll be automatically enrolled in Medicare Parts A and B when you turn 65.

**If you're not taking Social Security, you'll need to apply for Medicare manually during your Initial Enrollment Period (a 7-month window around your 65th birthday).**



# Here's What Your Social Security Check May Look Like, Depending on When You Take It

Hypothetically, let's say your **full retirement benefit** at age 67 was **\$1,000 per month**. Here's how your monthly check would change depending on when you start collecting:

START AGE	MONTHLY BENEFIT	ADJUSTMENT
62	\$700	30% less
64	\$866	13.4% less
67	\$1,000	Full benefit
68	\$1,080	8% more
70	\$1,240	24% more

You can find the most up-to-date Social Security "Full Benefit" amount by going to <https://www.ssa.gov/myaccount> and creating an account. (This will not start your retirement process! You can simply look at the most up-to-date payment numbers for your age.)

For more information on **when to take social security**, watch this video:



# The 3 Main Ways to Apply for Social Security



## IF YOU WANT TO APPLY BY PHONE

### What you do:

1. Call **Social Security at 1-800-772-1213** (TTY: 1-800-325-0778)  
*Best to call early in the day or late afternoon to avoid wait times*

2. Tell the agent

"I'd like to apply for my Social Security retirement benefits."

3. They'll ask you some basic questions and either:

- Help you apply **on the spot**, or
- **Schedule a phone appointment** with a rep to complete it

### What you need handy during the call:

- Social Security number
- Birth date
- Bank info (routing + account number for direct deposit)
- Last year's income (W-2 or tax return)

## IF YOU WANT TO APPLY ONLINE

### What you do:

1. Go to [ssa.gov/retire](https://ssa.gov/retire)
2. Click “**Apply for Retirement Benefits**”
3. Either:
  - Sign in to your **My Social Security** account, or
  - Create one (takes ~10 mins)
4. Complete the online form – takes about **20-30 minutes**
5. Submit it – no documents to upload right away unless SSA contacts you later

### What you need handy:

- Same stuff as phone option
- Email address (to set up account)
- Optionally, scan/photo of birth certificate if requested later

## IF YOU WANT TO APPLY IN PERSON

### What you do:

1. Call 1-800-772-1213 and say:

“I’d like to schedule an in-person appointment to apply for Social Security benefits.”

2. They’ll set a date at your local SSA office
3. Show up at your appointment with your documents

### What to bring to the office:

- Photo ID
- Birth certificate
- Social Security card
- W-2 or tax return from last year
- Bank info for direct deposit

# Your Simplified “Turning 65” Checklist

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- Enroll in the Medicare Supplement plan.
- Ask your agent to show you your prescription drug plan options (they can put every single prescription into a system and compare costs side by side).
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- Consider adding dental, vision, and hearing insurance from a private insurer (non-Medicare).

## STEP 2 IF YOU WANT MEDICARE ADVANTAGE

- Consider contacting an agent to represent your best interests (at no cost to you), and have them help you compare Medicare Advantage plans.
- Choose a Medicare Advantage plan that fits your needs.
- Enroll in the plan. (Your agent can do the paperwork with you.)

### If the Medicare Advantage you chose does NOT include prescription drug coverage:

- Work with your agent to choose a prescription drug plan that covers the drugs you need. **(You need creditable prescription drug coverage to avoid permanent Part D penalties.)**
- Enroll in the prescription drug plan.

## SOCIAL SECURITY

- Decide when you want to take Social Security (Between ages 62-70).
- Sign up for Social Security at that time (go to [ssa.gov/retire](https://www.ssa.gov/retire) or call 1-800-772-1213).



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**Unsure of what to do with Medicare? Do you want some advice — or even some guidance? We're just a phone call away.**

The licensed insurance agents at PlanFit can help you find the right Medicare plan for your needs, and our services are no cost to you!

Our licensed insurance agents don't work on commission (they're all on salary), so their only incentive is to make sure you find the perfect plan to suit your unique situation.

**You can chat with an agent today**

 **+1 877-360-6565 (TTY: 771)**

**Book an appointment**



**Stay connected with our team**

