

# Age 65 Checklist



## 1. Enroll in Medicare Part A and Part B

- You should sign up as early as three months before your 65th birthday to ensure that your coverage begins on the day you turn 65.

## 2. Consider a Medicare Part C Managed Care Plan

- These plans replace and provide broader coverage than traditional Medicare Parts A and B.

## 3. Consider a Medicare Part D Prescription Drug Plan

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## 4. Shop for a Medigap Insurance Policy to Supplement Medicare

- Medicare may leave a large portion of certain medical bills unpaid; these private policies can be used to fill in gaps, depending on the health care services you may need.

## 5. Consider Long Term Care Insurance

- These private policies can help pay for long-term home care or care in an assisted-living facility or nursing home.

## 6. Plan your Social Security Benefits Claim

- Full Retirement Age (FRA) is now age 66/67; it takes a little planning to determine when it's best to claim benefits, as this impacts you, your dependents, and your survivors.

## 7. Get Your Legal Affairs in Order

- Although most folks have many years to live, a sudden illness or accident could make it impossible for you to make decisions.

Getting legal documents drafted or up-to-date can ensure your wishes are followed regarding healthcare (including end-of-life care), your on-going finances, and your estate.

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