



Planning for birthdays past age 60

Working past age 60 means that you have options that you need to understand.

Age 62

If you begin drawing Social Security early at age 62, you will automatically become enrolled into Part A and B when you turn 65. This could effect your plans, coordination and contributions to your HSA account.

Age 65

As you turn 65 you are now Medicare eligible, that means that your enrollment into Medicare allows you additional options and special enrollment times. We want you to prepare for any enrollment without penalties or delays.

Age 66

If you begin drawing social security after you reach full retirement age, you no longer have any means testing.

Age 70+

Maximum retirement age, we want to make sure that you aren't missing out on drawing your earned social security income. You are leaving money on the table at this age.

Determining whether or not to draw Social Security is a very personal decision, based on many factors. If you do determine that it is in your interest to draw Social Security, it will effect your Medicare Coordination and options at age 65. We want you to be prepared for each milestone as they arrive and are celebrated.



Join us to learn more about how you can time your social security income, coordinate your Medicare, and prepare for your next chapter.



Your dedicated advisor has your current coverages and understands your plans. Call and discuss your next steps and how to prepare for Medicare enrollment.

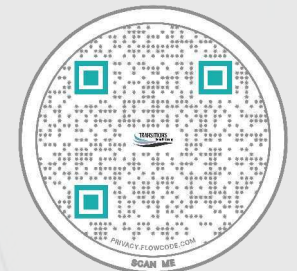


Our member area located on our website, will offer educational resources and information to assist with transitioning or planning the next chapter.



800-936-1405

Please call to schedule an appointment with your dedicated advisor



Understanding and Planning for Medicare

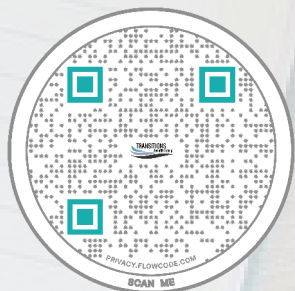
How to navigate all of the information you are receiving...

We understand that learning an entirely new type of health insurance, continuing to work, and trying to determine what makes the most sense for you and your situation can be so very overwhelming. Especially when information is being thrown at you from every angle. Our team is here to help you determine your needs, offer the support, education, and guidance to help you navigate the options you have when you become Medicare eligible.

You have so many questions:

- **How much does it cost?**
- **Will I be penalized if I don't sign up?**
- **What happens to family members on my plan?**
- **When do I need to enroll?**
- **How does it effect my current employer coverage?**

These are just a few of the questions we will help you to understand. Including the fact that you can move to Medicare outside of your group open enrollment and you do not have to be retiring. We look forward to speaking with you and learning how we can help you navigate your path to Medicare.



[Book Consult](#)

[Member Area](#)



Mailers

The amount of information you receive from everyone is stressful! Which one is truthful? Fits your needs? Accepts your doctors? Is legitimate?



Friends & Family

Our friends and family mean well, they really do. From time to time, we feel the pressure to do what someone else did. We feel that we need to follow someone else's advice.



Television or Internet

Remember these endorsed advertisements are literally paying someone to tell you how great their plans are. At the end of the day, it may work perfect for you or it may be a disaster waiting to happen.