

### Step one: Understand your Medicare Timeline

- ✓ Your Initial Enrollment Period (**IEP**) begins three months before age 65, includes the month you turn 65, and includes the three months after you turn 65. Note: missing this window may result in lifetime penalties and coverage delays if you are not going from active employment directly into retirement.

### Step two: Enroll in Medicare Part A (Hospital Insurance)

- ✓ Enroll during your IEP or at retirement if working past age 65. Note: most individuals qualify for premium-free Part A. Deadline: enroll no later than the last 3 months of your IEP to avoid delayed coverage and penalties.

### Step 3: Enroll in Medicare Part B (Medical Insurance)

- ✓ If currently employed and covered by employer healthcare, enroll to be effective at your retirement date.

**Step 4: Complete your Retirement Application** at your local HR office, or the last denominational employer.

- ✓ Sign all paperwork, including the SHARP application within your Retirement application forms
- ✓ Provide copies of Medicare card, Social Security card, and copies of divorce paperwork, if applicable.
- ✓ Provide copies of Social Security and Medicare cards for your spouse and/or dependent children.

### Step 5: Wait to hear from the SHARP team

- ✓ Once received and eligibility confirmed, your SHARP assistant will call you directly to review the healthcare application and your benefits.
- ✓ Things to **avoid**: talking to local insurance agents before you speak to your SHARP assistant. This may impact your ability to enroll through SHARP at your retirement effective date.

### Step 6: Aight Retiree Health Solutions

- ✓ If your application was submitted more than two months in advance, once you've spoken to your SHARP assistant, we will forward your eligibility to Aight Retiree Health Solutions.
- ✓ Aight will send you an enrollment packet including a pre-scheduled appointment which must be confirmed. Confirm your appointment!

Lastly – talk to us! Be sure we have your phone/email and mailing address. Be sure you have our email ([SHARP@NADAdventist.org](mailto:SHARP@NADAdventist.org)) and phone (443-391-7338). We are *with you on the Journey!*