

## When do I need to apply for Medicare?

### You become eligible for Medicare on your 65th birthday!

#### - Initial Enrollment Period:

- The Medicare Initial Enrollment Period lasts 7 total months. This includes 3 months before you turn 65, the month you turn 65, and 3 months after you turn 65.

#### - Special Enrollment Period:

- You may qualify for a Special Enrollment Period:
  - Changes to your household
  - Changes in residence; or
  - Loss of health insurance

*\*Certain life events may create special enrollment opportunities under applicable Medicare rules*

#### - General Enrollment Period

- The general Enrollment period for Medicare occurs between January 1st - March 31st.

### Medicare Utilization

- If you retire before age 65, you must enroll in the Initial Enrollment Period. Read more below.

- Individuals who continue working after age 65 should review Medicare enrollment requirements and their employer health coverage carefully, as coordination-of-benefits rules may vary:

- You generally must enroll in Medicare in the Initial Enrollment Period

- If retiring after age 65 and are covered by a plan that covers more than 20 employees:

- You can delay enrolling in Medicare until employment ends, or coverage stops. Whichever occurs first.
- If you want, you can stay on employer insurance if you continue to work past age 65.
- When you retire or lose your employer coverage, you will have an 8-month Special Enrollment Period in which to enroll in Medicare. You will have up to 8 months to enroll in Parts A and/or B, but only the first two months to enroll in Parts C and/or D.

### When does your coverage begin?

- If you sign up before the month you turn 65, coverage starts on the 1st of the month you turn 65.

- If you sign up after the month you turn 65, coverage starts on the 1st after the month you turn 65.

*\*Medicare enrollment periods, eligibility requirements, and coverage effective dates vary based on individual circumstances and are subject to change, so readers should visit Medicare.gov for the most current information.*

**To learn more about Endowment Wealth Management  
and our Fee-Only Fiduciary Advice:**

**Call: (920) 785-6010**

**Visit: [www.EndowmentWM.com](http://www.EndowmentWM.com)**

**Disclosures:** Information contained herein is intended for informational, illustrative and/or educational use only and not designed to be a recommendation for any specific investment product, strategy, plan feature or other purpose nor shall it be construed to be the provision of individualized investment, tax or legal advice. Endowment Wealth Management, Inc. (“EWM”) is not soliciting or recommending any action based on this material. This is neither an offer nor a solicitation to buy/or sell securities in any state or jurisdiction where EWM is not registered, or notice filed and does not qualify for an exemption from such registration and notice filing requirements. Prior to making any investment or financial decisions, an investor should seek individualized advice from a personal financial, legal, tax and other professional advisors that consider all of the particular facts and circumstances of the investor’s own situation. All investments involve risk and potential loss of capital and, unless otherwise stated, are not insured or guaranteed.

While the content herein has been obtained from sources that we consider reliable, we do not represent that the information is accurate, complete, or current and it may be relied upon as such. Reliance upon any information in this material is at the sole discretion of the reader. Content is subject to change without notice.

The information presented is for educational and illustrative purposes only and is intended to provide a general overview of Medicare eligibility, enrollment periods, and coverage timing; Medicare rules can be complex, vary based on individual circumstances, and are subject to change, and delaying enrollment when required may result in penalties, higher premiums, or gaps in coverage, so individuals should consult Medicare.gov, the Social Security Administration, their employer benefits department, a licensed insurance professional, or other qualified advisors regarding their specific situation before making enrollment decisions.

Endowment Wealth Management, Inc. (“EWM”) is registered as an investment adviser with the SEC. Registration does not imply a certain level of skill or training. A copy of EWM’s disclosure documents, including Form ADV Part 3 (Client Relationship Summary), Form ADV Brochure Part 2, and Privacy Statement, are available upon request.