



Turning 65 Checklist

R & J Insurance Services, LLC

R & J Insurance Services, LLC has 20+ years of experience servicing the greater Reno/Sparks area. We are trusted by 100+ clients.

Questions?

- Contact us!
- We are here to help!

Contact R & J Insurance Services

Phone

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Email

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Address

5476 Reno Corporate Drive
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Languages

English: Fluent

Portuguese: Fluent

Spanish: Intermediate-high

How We Help

- Avoid Penalties
- Find Coverage Right for You
- Clarity
- Stress Free
- Maximize Benefits
- Tailored Service

Getting Started

6 MONTHS BEFORE TURNING 65

- Learn the Parts of Medicare (ABCD).
- If you are still working, decide if you should enroll in Medicare Parts A and/or B.
- Learn the difference between Medicare Advantage Plans and Medicare Supplement Plans (medigap). (Consider enrolling in a Medigap Plan early to lock in your premium)
- Determine your expected monthly premiums and out of pocket medical/Rx costs.

3 MONTHS BEFORE TURNING 65

- Enroll in Medicare Parts A and B online, unless delaying Part B.
- Check the status of your Medicare enrollment online through ssa.gov.
- Enroll in a Part D plan and Medicare Supplement Plan or a Medicare Advantage Plan

1 MONTH BEFORE TURNING 65

- Make sure you have your red, white and blue Medicare Card from CMS
- Make sure you have your Part D, Medigap or Medicare Advantage Plan Cards
- Cancel your old policy if needed

ANNUALLY

- Look out for your Annual Notice of Change documents around September or October
- If needed, change your Part D.
- Also if needed change, Medicare Advantage Plan during the Annual Election Period (no action required for Medigap)