

## Important Information for Employees & Retirees Approaching Age 65: Social Security and Medicare Enrollment

As employees approach the age of 65, we want to ensure that you're aware of important steps to take regarding Social Security and Medicare. Here's some key information to keep in mind as you approach this milestone:

### **1. Contact Social Security and Apply for Medicare Part A**

It's important to reach out to the Social Security Administration (SSA) and apply for Medicare Part A before you turn 65, even if you are still working. Part A is generally premium-free for most people, and enrolling in it helps you avoid future penalties and delays in coverage.

### **2. Creating an Account on SSA.gov**

To get started, you'll need to create an account on the Social Security website. This will allow you to apply for Medicare and manage your benefits easily. Here's how you can set up an account:

1. Visit [www.ssa.gov](http://www.ssa.gov).
2. Select "Sign In/Up".
3. Click "Create an Account".
4. Follow the prompts to set up your account.

If you already have an account, ensure your contact information is up to date and verify that all the details are correct.

You may also visit a local branch of the Social Security Administration in person for assistance in applying.

### **3. Medicare Penalties**

Please be aware that if you do not apply for Medicare Part A when you are first eligible, you may face penalties later on. These penalties can lead to higher premiums, so it's critical to apply on time to avoid unnecessary costs.

### **4. Medicare Part B and Supplemental Plans**

If you are over age 65, nearing your retirement and plan to continue with Town health insurance, it's essential to enroll Medicare Part B. When you retire, you will need Medicare Part B to be eligible for a supplemental health insurance plan through the Town. Employees aged 65 or over and planning to retire **cannot** remain on an active employee group plan and **must** transition to a Senior Group Health Plan if eligible for Medicare.

Make sure to apply for Part B as soon as possible before retirement to avoid any gaps in coverage. Delaying Part B enrollment could result in higher premiums and delays in coverage when you need it most.

If you have any questions about how to navigate this process or need further assistance, please contact The Social Security Administration directly at [www.ssa.gov](http://www.ssa.gov) or 1 (800) 772-1213.

We want to ensure a smooth transition as employees approach this important age milestone. Thank you for taking the time to review this important information.