MEDICARE · KEY DATES

Medicare Enrollment Calendar

When you can sign up for Medicare or change your coverage.

1 When you turn 65

3 months before	2 months before	1 month before	**Your 65th birthday month**	1 month after	2 months after	3 months after

Sign up early: coverage starts your birthday month

Sign up later: coverage starts the next month

2 Every year

JAN 1 – MAR 31	**General Enrollment** Missed your first chance? Sign up for Parts A & B now.
JAN 1 – MAR 31	**Medicare Advantage Open Enrollment** In a Medicare Advantage plan? Switch plans once.
OCT 15 – DEC 7	**Annual Open Enrollment** Join, switch or drop a plan. Changes start January 1.

3 Special situations

Still working at 65?

Sign up within 8 months after your job or job coverage ends.

Want a Medigap policy?

Buy in the 6 months after you're 65 and have Part B for the best rates.

4 Avoid late penalties

Part B	Up to 10% more on your premium for each year you wait.
Part D	A lifelong penalty after 63+ days with no drug coverage.

Questions? Call Unity Benefits Group at 1-800-311-9241. We'll help, free.

Dates are set by Medicare. Confirm yours at Medicare.gov or 1-800-MEDICARE.