

Your 'I'm Almost 65!' Medicare Checklist

Medicare can feel complicated, but this checklist gives you a clear starting point.

There's more to learn, and we'll be here to guide you every step of the way.



WHERE TO SIGN UP FOR ORIGINAL MEDICARE?



Online via the Social Security Administration (SSA) website.



Call the SSA at 800-772-1213, M-F, 7 a.m. - 7 p.m.



In-person, by visiting your local Social Security office.

STEP 1



Gather the documents needed for Original Medicare (Parts A & B).

Start prepping 3-6 months before turning 65 or retirement!

- Birth certificate
- Proof of U.S. citizenship or legal residency (U.S. passport, Certificate of Citizenship or Green Card)
- Social Security card or SSN
- Proof of group/employer health insurance (past W-2s or proof of self-employment if you're still planning on working)
- Tax information (W-2)
- Military service records (if applicable)

STEP 2



Complete your Medicare enrollment online, over the phone or in-person.

- Enroll during your 7-month Initial Enrollment Period: 3 months before, your birth month, and 3 months after.
- Still working at 65? Enroll in Part A now. You can delay Part B until you retire, but check with your employer first.
- Medicare card arrives in 4–6 weeks, but you can get your ID number sooner by logging into your SSA account.

STEP 3



With your Medicare ID in hand, decide on additional coverage.

Medicare Advantage (Part C)

Bundled Parts A+B, often includes Part D, extra health benefits.

Medicare Supplement (Medigap)

Helps pay deductibles, copays, coinsurance.

Prescription Drug Plan (Part D)

Stand-alone drug plan if staying on Original Medicare or purchase a Medigap plan.

Have medicare questions? We have answers.



Medicare choices depend on your health, budget, and any employer, union, or veteran benefits. Schedule a call with our licensed health insurance agents to get clear guidance on your Medicare journey.

Monday-Friday, 7:30 a.m.- 6 p.m. CT.
usaa.com/medicare | 800-292-8623

We believe the websites and resources we used to gather this information are reliable; however, we cannot guarantee the accuracy or timeliness of the information. Neither USAA nor any affiliates are associated with or endorsed by these websites and resources.

We do not offer every plan available in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options.

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