

Retiring Soon? Here's How to Prepare for Medicare

Congratulations on your well-earned retirement! We want you to feel confident in your health insurance. SmartConnect™ will help you find a Medicare plan that works with your new lifestyle and budget. To understand what's available in your area, we encourage you to visit SmartConnect's Benefits GPS: gps.smartmatch.com/mercer

To get started, here are some important tips to know before you retire:

Sign up for Medicare.

If you haven't, you'll need to sign up for Medicare. If you are younger than 65, your *Initial Enrollment Period* starts **three months before the month of your 65th birthday**. If you're over 65, you can enroll after you retire as part of a *Special Enrollment Period*. You can start enrollment **three months before your planned retirement date**.

Stop HSA contributions early.

If you postponed Medicare enrollment in order to contribute to your HSA, you'll need to stop those contributions early. Have your employer stop any automatic contributions (either through payroll deduction or from the company) **six months before your planned retirement date** — this will save you a big hassle at tax time!

Gather important documents.

If you postponed enrollment because you were covered by your employer's health plan, you may need your employer to fill out a form proving that you had health insurance. Make sure to gather and complete the proper forms before saying goodbye!

Understand Medicare costs.

Medicare premiums change yearly and so do other expenses like deductibles, prescription drug coverage, and Income-Related Monthly Adjustment Amounts (IRMAA). Budget accordingly!

Fill out the following checklist and call us.

Once you have your Medicare card, we will help you navigate the rest. There are countless factors in considering your ideal Medicare policy (travel plans, medical needs, and payment preference to name a few). Don't worry, your SmartConnect licensed agent will guide you through everything in one simple call. We'll discuss your retirement goals with you to determine which options work for your new lifestyle and budget.

SmartConnect Pre-Enrollment Checklist

Starting Medicare can be overwhelming. But taking a few simple steps will set you up for a stress-free experience. This form will help you gather the information you'll need to enroll in a Medicare plan.

Documents

| | | |
|--|-------------------------|----------------------|
| <input type="checkbox"/> Medicare Card | Checking Account Number | <input type="text"/> |
| <input type="checkbox"/> Previous Year's Insurance | Routing Number | <input type="text"/> |

Personal Information

| | | | |
|----------------|----------------------|------------------------|----------------------|
| Address Line 1 | <input type="text"/> | | |
| Address Line 2 | <input type="text"/> | City / State / Zip | <input type="text"/> |
| Date of Birth | <input type="text"/> | Social Security Number | <input type="text"/> |
| Phone Number | <input type="text"/> | Email | <input type="text"/> |

Health Care Information

| Provider Name | Specialty | Address | Phone Number |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Current Prescription Medications

| Medication Name | Dosage | Refill Quantity | Refill Frequency |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

If you are enrolling in plans for dependents, you will need this same information for each dependent.