

# ALMOST 65?

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**Here is important information for you  
from your pharmacist—**





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There is an important matter that needs your attention before it's time to light those 65 candles on your next birthday cake—**MEDICARE**.

Medicare is *one* name for *two* health insurance plans:

- Hospital Insurance
- Medical (doctor bill) Insurance

*Medical Insurance will be effective on the first day of the month you reach 65 ONLY if you sign up before that month.*

So, if you are not now receiving monthly social security benefits, it's important that you visit your social security office and sign up **2 or 3 months before** the month you become 65. If you now receive monthly social security benefits, you will be mailed a medicare application.

## **REMEMBER:**

- You are entitled to social security medicare benefits at 65 even if you continue working.
- You are entitled to social security medicare benefits at 65 even if you have never worked under social security or have not worked long enough to receive monthly cash benefits.

When you go to the social security office 2 or 3 months before you are 65 . . .

### *You Can Apply For Hospital Insurance:*

Hospital insurance for most people is paid for by contributions on earnings just as social security cash benefits are. For people not insured under social security, the cost is met from general revenues of the Federal Government. Hospital insurance helps pay hospital and certain other health care bills (but not physicians' bills).

### *You Can Apply For Medical Insurance:*

Medical insurance costs you \$3 a month with the Government paying an additional \$3 for you. It helps to pay physicians' bills and many other medical costs even if you don't go to a hospital.

And, if you are eligible,

### *You Can Apply For Retirement Benefits:*

Monthly benefits range from \$35.20 to \$135.90 and up—depending on your average earnings under social security—with additional payments for certain dependents. You may be able to receive some benefits although you are still working. But even if no benefits are payable now because of your earnings, you can still apply. Then, when you do retire, your monthly payments can be started without delay and if your later earnings will give you a higher benefit, you will get it automatically.

Why is it so important for you to sign up for medical insurance *before* the month you become 65? **Because under the law you will lose protection if you wait.**

You can enroll for medical insurance anytime in the 3 months before the month you become 65 and have this valuable protection beginning with the first day of the month you become 65.

But if you wait until the month you are 65 to sign up, your medical insurance won't be effective until the following month. **You lose one month's protection.**

The law also provides that you can wait and sign up in any one of the 3 months after you are 65. But the longer you wait, **the more protection you lose.**

If you have not signed up for medical insurance by the third month after you are 65, you may not have a chance to do so again for as much as 2 years and your premiums may be higher.

## **Remember, medical insurance:**

- Can pay up to \$4 out of every \$5 of your doctor bills after the first \$50 of medical expenses each year.
- Helps pay for many other health care expenses.
- Covers physician's services no matter where you receive them—at his office, in the hospital, your home, a clinic, or elsewhere.

Medicare was added to social security to help pay your doctor and hospital bills. Don't lose any of your benefits under medicare. Visit your social security office well ahead of time—2 or 3 months before you reach 65.

You can't lose if you get in touch with your social security office 3 months before you are 65.  
**You can lose if you don't.**

*A special note for people born on the first day of the month:*

Legally you are considered to be 65 on the day before your 65th birthday. This means that you will have medicare coverage for the whole month before your birthday if you apply early enough. So be sure to get in touch with your social security office *at least 2 months* before the month of your 65th birthday.

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