Medicare is a federal health insurance program for people age 65 and older, people under 65 with certain disabilities, and people of all ages with end-stage renal disease.

A quick look at Medicare

**Part A**
Inpatient hospital and skilled nursing care

**Part B**
Doctor visits, outpatient care

**Part C**
Medicare Advantage
(Only available through private health plans)

**Part D**
Prescription medicines
(Only available through private health plans)

If I get Original Medicare from the government, why do I need to buy a private health plan?

**ORIGINAL MEDICARE DOES NOT COVER:**
- Deductibles, coinsurance and copays for covered services
- Most dental care
- Most prescription medicines
- Routine eye care
- Routine hearing exams
- Fitness programs
- Services outside the U.S.
- Acupuncture

Certain private health plans may cover some or all of these services.

**When can I enroll?**

**THE INITIAL ENROLLMENT PERIOD (IEP)**
- **3 MONTHS BEFORE YOU TURN 65**
- **3 MONTHS AFTER YOU TURN 65**
- **THE MONTH YOU TURN 65**

Sign up for Medicare Parts A, B, D

**THE ANNUAL ELECTION PERIOD (AEP)**
- **OCT. 15 TO DEC. 7**

- Sign up for new medical and prescription medicine coverage
- All enrollment options are available
- Changes effective Jan. 1 of the next year

**THE SPECIAL ENROLLMENT PERIOD (SEP)**

This is for special life events, like moving to a new state or retiring. Visit medicare.gov for more info.