

Your Medicare 7-month

Initial Enrollment Period



3 MONTHS
Before your 65th birthday



3 MONTHS
After your 65th birthday

7 MONTHS



**Turning 65 is a big milestone—
we're here to help make it simple.**

You have a 7-month window to enroll in Medicare: 3 months before your 65th birthday, the month of, and 3 months after. Enrolling on time helps you avoid late penalties and gaps in coverage.



DON'T MISS YOUR IEP

Missing your Initial Enrollment Period (IEP) might result in late enrollment penalties that can increase your monthly premiums for as long as you have Medicare.

**Personalized guidance.
Clear answers. Local support.**

*No cost to you. Just trusted support
when you need it most.*

Lori Bellman

Independent Medicare Broker



Medicare Educator.



Medicare Broker.



Passionate Advocate.



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