



1. In some cases, you may not have to pay a late fee. For example, you work at a job that has more than 20 employees and have health insurance from that job. Or your spouse works and you're covered by their health insurance. You can wait to sign up for Medicare after you or your spouse stop working.
2. Licensed insurance agent

There are several ways to learn about your Medicare coverage options. You can review the CMS website at [medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227/TTY call 1-877-486-2048), 24 hours a day, 7 days a week. You can contact Medicare Advantage health plans directly for information about the plans they offer. Another option is to speak with a licensed insurance agent. For a listing of contracted health plans, please visit [optumcare.com/nv](https://www.optumcare.com/nv).

Any person depicted in the stock image is a model.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us. This includes letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call 1-855-780-5954, TTY 711.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-855-780-5954, TTY 711. 請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請致電：1-855-780-5954, TTY 711。

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Planning to work past age 65?





A Medicare expert² can help you be more ready

Life can change quickly. That's why we suggest you talk with a Medicare expert² at least once a year. It may also help to talk with an expert² if:

- You've lost income or savings.
- You're ready to retire or are living on a fixed income.
- You've just started getting Social Security.
- You haven't taken a close look at your health plan in the last year.

You may not be looking for health plans right now. But we still suggest talking to an expert.² They can go over your choices. This helps you plan for your health needs in the future.

Health care can be your biggest cost even if you're still working. Now is the perfect time to learn how Medicare works. This will help you be aware of new choices that may work better with your needs and budget. Here are some important things to know:



When you turn 65, Medicare has rules for when you should join. Your Initial Enrollment Period (IEP) happens when you turn 65. This period happens whether you work or not.



You still qualify for Medicare even if you plan to keep working. A Medicare Advantage plan may be a good fit for you. This plan could add to what your current plan offers. It may also lower your health care costs.



You may be charged late fees if you miss the deadline.¹ Knowing when to sign up can help make sure you don't get these fees.



We're here to help

If you have questions, call your senior patient advocate. They can get you in touch with a Medicare expert.² Their card is included in this packet.