MAULDIN INSURANCE GROUP

FREE GUIDE · 2027 EDITION

LEXINGTON, SC · SERVING ALL OF SOUTH CAROLINA

Turning 65 in South Carolina: Your Medicare Checklist

A month-by-month guide to signing up on time, avoiding lifelong penalties and picking coverage that fits your doctors and prescriptions.

My Medicare dates

Fill these in. Everything else in this guide keys off them.

My 65th birthday (month, day, year)

My sign-up window opens (3 months before my birthday month)

My birthday month (sign up before this to start on time)

My sign-up window closes (3 months after my birthday month)

7 months
Your first sign-up window, centered on your 65th birthday month

10%
Added to your Part B premium for each full year you're late, for life

6 months
Your one-time window to buy a Medicare Supplement with no health questions

8 months
To sign up after job-based coverage ends, if you worked past 65

Which path are you on?

A — Retiring or no job-based coverage
Sign up for Parts A and B during your 7-month window. **Best timing: the 3 months before your birthday month.**

B — Already getting Social Security
You're signed up for Parts A and B automatically. Your card arrives about 3 months before you turn 65. **You still choose your drug and extra coverage.**

C — Still working, employer has 20+ employees
You can usually wait on Part B with no penalty while you have that coverage. **See page 3 before you decide.**

D — Still working, employer has under 20 employees
Medicare usually pays first, so you'll generally need Parts A and B at 65. **Ask HR to confirm in writing.**

YOUR MONTH-BY-MONTH PLAN

The Turning 65 timeline

Check off each step as you go. The gold steps are the ones with deadlines.

12 About a year out — Plan the big decisions

- [ ] Decide roughly when you plan to stop working, and whether you or your spouse will keep job-based health coverage past 65.
- [ ] Ask HR how many employees your company has and how its plan works with Medicare. **Get the answer in writing.**
- [ ] If your spouse is younger, plan their coverage now. **Medicare covers only you**, not your spouse or dependents.
- [ ] Create your free **my Social Security** account at ssa.gov so you can sign up online.

6 6 months out — Get organized

- [ ] List every doctor you see (with the practice name and city) and every prescription (name, strength, how often).
- [ ] Note your pharmacy and your preferred hospital, such as Lexington Medical Center, Prisma Health or MUSC.
- [ ] Have an HSA? If you'll sign up for Medicare after 65, **stop HSA contributions 6 months before**. Part A can be backdated up to 6 months, and contributions in that time can trigger a tax penalty.
- [ ] Think about your budget: what you can comfortably pay each month, and how you feel about copays when you use care.

3 3 months before your birthday month — Your window opens

- [ ] **Sign up for Parts A and B** at ssa.gov or by calling Social Security at 1-800-772-1213 (skip this if you're already getting Social Security). Signing up now means coverage starts the first day of your birthday month.
- [ ] Compare your two main paths: **Original Medicare plus a Supplement and drug plan**, or a **Medicare Advantage plan**. We can lay them side by side for you.
- [ ] Check that your doctors, prescriptions and pharmacy work with each option you're considering.

> **Born on the 1st?** Medicare treats you as turning 65 the month before, so every date in your window moves up one month.

65 Your birthday month — Coverage begins

- [ ] Watch for your red, white and blue Medicare card. Keep it with your other insurance cards.
- [ ] Make sure your drug coverage starts the same day as Part B, so there's no gap.
- [ ] Signing up this month or later? Coverage starts the first day of the month after you sign up, so don't wait.

+3 3 months after your birthday month — Your window closes

- [ ] **Last month to sign up without risking a penalty**, unless you have job-based coverage from current work.
- [ ] Missed it? The General Enrollment Period runs January 1 to March 31 each year, and late penalties may apply.

✓ After you're enrolled — Protect your choices

- [ ] Want a Medicare Supplement? Your **6-month open enrollment** starts the month your Part B begins. After that, companies can usually ask health questions and turn you down.
- [ ] Each fall, review your plan between **October 15 and December 7**. Plans change every year.

> **Help with costs.** If your income and savings are limited, **Extra Help** can lower your drug costs and removes the Part D late penalty. South Carolina's **Medicare Savings Programs**, through Healthy Connections Medicaid, can help pay your Part B premium. Ask us and we'll check whether you qualify.

AVOID THE EXPENSIVE SURPRISES

Working past 65, and the mistakes that cost money

Most Medicare penalties come from timing, not from picking the wrong plan.

If you're still working past 65

- [ ] Confirm your employer has **20 or more employees**. If so, you can usually delay Part B with no penalty while you're covered.
- [ ] Many people still take **Part A** at 65 since it's usually premium-free. Skip it if you're still putting money in an HSA.
- [ ] Ask HR for a letter saying your drug coverage is **creditable**. Keep it. It protects you from the Part D penalty.
- [ ] When the job or coverage ends, you have **8 months** to sign up for Part B. Don't wait for COBRA to run out.
- [ ] You'll need two forms: **CMS-40B** (the Part B application) and **CMS-L564** (your employer confirms your coverage).

Retiring soon? Send us your retirement date and your HR letter. We'll map out exactly when to sign up so there's no gap and no penalty, and we'll help fill out both forms.

Married? Your spouse's job-based coverage counts too, as long as your spouse is still working there.

Six mistakes we see most

1. **Counting on COBRA or retiree coverage**
   Neither one lets you delay Part B. The 8-month clock starts when the job ends.
2. **Missing the Supplement window**
   After your 6-month window, you may have to answer health questions to buy a Supplement.
3. **Skipping drug coverage**
   Going 63 days or more without Part D or creditable coverage adds a penalty for as long as you have Part D.
4. **Keeping HSA contributions going**
   Part A can be backdated up to 6 months. Stop contributions early.
5. **Forgetting a younger spouse**
   Your spouse needs their own coverage until they qualify for Medicare.
6. **Being surprised by IRMAA**
   Higher incomes pay more for Parts B and D, based on taxes from 2 years ago. If your income dropped after retiring, form SSA-44 can help.

Documents to have ready

- [ ] Your Social Security number and a photo ID
- [ ] Your Medicare card, once it arrives
- [ ] Cards for any coverage you have now
- [ ] HR letter on employer size and coverage
- [ ] Creditable drug coverage letter
- [ ] Your list of doctors with city and practice
- [ ] Your prescriptions: name, strength, how often
- [ ] Your pharmacy and preferred hospital
- [ ] Forms CMS-40B and CMS-L564, if you worked past 65
- [ ] Any Extra Help or Medicaid letters

My questions for our review

FREE LOCAL HELP

Let's get your Medicare right the first time

We're a family-owned, independent agency in Lexington. We'll check your dates, compare your options side by side and handle the paperwork with you, in person, by phone or by video. There's no cost to use us.

Jennifer Mauldin
Licensed Medicare specialist
843-509-2462

Ben Mauldin
Licensed agent, call or text
803-920-8827

Start your review

Send us your doctors and prescriptions before we meet.

mauldininsurancegroup.com/medicare-intake-form

Check your penalty risk

Free Part B, Part D and IRMAA calculators.

mauldininsurancegroup.com/medicare-penalty-calculators

Find your exact dates

Enter your birthday and see every deadline.

midlandsmedicare.com/deadlines.html

Medicare at a glance

A
Hospital
Inpatient stays, skilled nursing and hospice. Usually premium-free if you or your spouse worked 10 years.

B
Medical
Doctor visits, outpatient care, tests and preventive care. Has a monthly premium.

C
Medicare Advantage
Private plans that cover everything A and B do. Most include drug coverage and use a network.

D
Drugs
Prescription coverage, as a stand-alone plan or built into an Advantage plan.

Other numbers to keep handy

Social Security (sign up for Parts A and B, ask about IRMAA)	**1-800-772-1213 · ssa.gov**
Medicare (TTY 1-877-486-2048)	**1-800-633-4227 · medicare.gov**
South Carolina SHIP, free state insurance counseling (SC Department on Aging)	**1-800-868-9095**

Keep this guide where you'll see it. Put your dates from page 1 on your calendar now, with a reminder 3 months before your birthday month.

We do not offer every plan available in your area. Currently we represent 6 organizations which offer 52 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day/7 days a week, or your local State Health Insurance Program (SHIP) to get information on all of your options.

This guide is for general education and reflects Medicare rules as of November 2026. It is not an application and does not enroll you in any plan. Social Security and Medicare make final decisions about eligibility, enrollment dates and penalties. Mauldin Insurance Group is a licensed independent insurance agency in Lexington, SC and is not connected with or endorsed by the U.S. government or the federal Medicare program.