

# Medicare Late Enrollment Penalties?

There are specific timeframes to enroll in Medicare Parts B & D and you could potentially face lifetime LATE ENROLLMENT PENALTIES if you don't enroll in time.

## How can you avoid a penalty?

- 1.** Enroll during your Initial Enrollment Period – 3 months before you turn 65, your birthday month, and ends 3 months after you turn 65.
- 2.** Enroll during the General Enrollment Period – January 1st – March 31st.
- 3.** Enroll in a Part D plan as soon as you become eligible, even if you don't take prescriptions now.



**pennsylvania**

Medicare Education and Decision Insight

Call the PA MEDI Helpline,  
Monday - Friday, 8AM - 5PM

**1-800-783-7067**

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Insert AAA contact info  
in this space.

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