Whether you are enrolling for the first time or contemplating changing your coverage, follow the paths below to help you make the best choices.

1. ARE YOU ALREADY ENROLLED?
   - YES, BUT I AM CONSIDERING CHANGING COVERAGE
   - NO
   - YES, AND I'M HAPPY WITH MY COVERAGE

   - ARE YOU CURRENTLY COVERED THROUGH A MILITARY PROGRAM SUCH AS TRICARE OR THE VA?
     - YES
     - NO

   - ARE YOU ALREADY RECEIVING SOCIAL SECURITY?
     - YES
     - NO

   - SIGN UP FOR MEDICARE AS SOON AS YOU ARE 65 OR OTHERWISE ELIGIBLE. IT WILL BE YOUR PRIMARY COVERAGE. IF YOU'RE OVER 65 WHEN YOU SIGN UP, YOU MAY PAY A PENALTY FOR YOUR DELAY.

   - SOCIAL SECURITY RECIPIENTS ARE AUTOMATICALLY ENROLLED IN MEDICARE PARTS A AND B WHEN THEY TURN 65. READ ON TO SEE IF THAT IS THE COVERAGE YOU WANT.

   - DO YOU EXPECT TO RECEIVE RETIREE HEALTH COVERAGE?
     - YES
     - NO

   - STILL ENROLL IN MEDICARE AT 65 OR WHEN ELIGIBLE. MEDICARE TYPICALLY PAYS CLAIMS FIRST RETIREE COVERAGE CAN FILL IN THE GAPS. TALK WITH THE EMPLOYER'S HR DEPARTMENT TO LEARN COVERAGE SPECIFICS.

   - WHICH OF THESE BEST DESCRIBES THE EMPLOYER:
     - A LARGE COMPANY (20 EMPLOYEES OR MORE) THAT PROVIDES GROUP HEALTH INSURANCE
     - A SMALL COMPANY (UNDER 20 EMPLOYEES)

   - EVEN IF YOU'RE OVER 65, YOU DON'T NEED TO ENROLL IN MEDICARE UNTIL YOU LOSE THIS COVERAGE. PLAN TO ENROLL AS SOON AS YOU DO, THOUGH, TO AVOID PENALTIES. READ ON TO PREPARE YOURSELF.

   - SIGN UP FOR MEDICARE AS SOON AS YOU ARE 65 OR OTHERWISE ELIGIBLE. IT WILL BE YOUR PRIMARY COVERAGE. IF YOU'RE OVER 65 WHEN YOU SIGN UP, YOU MIGHT PAY A PENALTY FOR YOUR DELAY.

   - OUTSTANDING! BUT STILL GO THROUGH THE PROCESS, JUST TO BE SURE.