



**agewellvt.org**  
**Helpline: 1-800-642-5119**  
**P 802-865-0360**  
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875 Roosevelt Hwy, Ste. 210  
Colchester, VT 05446



**STATE HEALTH  
INSURANCE PROGRAM  
(SHIP)**

## New to Medicare Checklist

- Start Medicare Benefits:
  - Call or visit Social Security Administration at 1-877-840-5776 or go to [www.Medicare.gov](http://www.Medicare.gov)
  - 3 months prior to your 65<sup>th</sup> birthday
- Consider registering for a Medicare class at Age Well to understand your health insurance options and coverage. Class schedules at [www.agewellvt.org](http://www.agewellvt.org)
- Select either Original Medicare through the federal government (Hospital Part A, Medical Part B & Prescription Drug Part D) or a private Medicare Advantage Plan (prescription coverage may be included).
- You must take action to enroll into a Medicare Part D Drug Plan or Medicare Advantage Plan. To compare drug plans go to [www.medicare.gov](http://www.medicare.gov) or call Age Well Helpline at 1-800-642-5119 and ask for a SHIP counselor. Have a list of your medicines available; name, strength & how many you take each day. Call the desired plan directly or Medicare to enroll (have your Medicare card available).
  - Consider a Medicare Supplemental Insurance Coverage to help cover your costs (hospital & medical deductibles and co-insurance). Supplemental coverage only works with Original Medicare and only pays after Medicare. For more information on Medicare Supplemental plans available in Vermont, go to: <https://dfr.vermont.gov/consumers/explore-insurance/health>
- To apply for Federal &/or State Programs for financial help:
  - Federal 'Extra Help' also known as Low Income Subsidy programs helps with Medicare drug coverage – apply through Social Security application or on their website at <https://www.ssa.gov/medicare/prescriptionhelp/>
  - State financial insurance help – apply using 202med application or online at <http://www.greenmountaincare.org/sites/gmc/files/documents/forms/202MED.pdf>
- Please review your Medicare Drug or Advantage Plan each year during the Annual Enrollment Period: October 15<sup>th</sup> – December 15<sup>th</sup>. Know your plan costs, coverage & any drug restrictions that may apply for the following year.



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### Resources:

Age Well State Health Insurance Assistance Program (SHIP): 1-800-642-5119

Social Security Administration in Burlington: 1-877-840-5776

Centers for Medicare & Medicaid Services (CMS): 1-800-633-4227

New to Medicare Handbook: <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>

**Age Well** is a nonprofit organization that serves Addison, Chittenden, Franklin and Grand Isle counties and is the largest Meals on Wheels provider in Vermont. Our mission is to provide the support and guidance that inspires our community to embrace aging with confidence. To learn more and donate, visit: [agewellvt.org](http://agewellvt.org)