



IEP is over SEP (coming off work)

## MEDICARE EFFECTIVE DATES FOR INITIAL ENROLLMENT

If you enroll in the month of your initial enrollment period	Then your Part B Medicare coverage starts
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment

BE CAREFUL OF ENROLLMENT DATES.