3 Months Before Your 65th Birth Month

- Contact the Social Security Administration (SSA) and apply for Medicare Parts A and B online by visiting [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) or by phone at (800) 772-1213. Use the chart to the right to know when to apply.
- Establish how your Medicare Part B premium will be paid to SSA. This premium is separate from MAPD premium and cannot be deducted from your monthly pension/benefit check.

If SSA determines that you are not eligible for Medicare coverage:

- Request a statement of Medicare ineligibility from SSA to submit to your Retirement System

2 Months Before Your 65th Birth Month*

- Receive your Medicare Card or Statement of Medicare Ineligibility from SSA.
- Make a legible copy of the front side of your Medicare card or ineligibility statement and send it to TRS

*IMPORTANT: If your birthdate is on the 1st of any month, you must elect coverage 2 months before your 65th birth month to avoid an interruption in coverage. See below on how to complete the enrollment process.

1 Month Before Your 65th Birth Month

- Review the TRAIL Medicare Advantage Initial Enrollment Guide mailed to you from the State of Illinois Department of Central Management Services and MyBenefits. You can also review the materials online at [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov), just click on the TRAIL MAPD Enrollment Information tile located on the home page.
- Review the TRAIL Medicare Advantage Enrollment materials mailed to you from the TRAIL insurance carriers available in your residential area.
- **Choose a TRAIL MAPD plan.** You may elect your plan by visiting the website at [MyBenefits.illinois.gov](http://MyBenefits.illinois.gov) or by contacting the MyBenefits Service Center at (844) 251-1777.
  - **Note:** You are required to complete your TRAIL MAPD enrollment. Your current coverage will be terminated as of the date you reach Medicare eligibility.

**Reminder:** The TRAIL Program is specifically designed to cover members who are enrolled in Medicare. To be eligible for coverage under a TRAIL MAPD plan, you and your eligible dependent(s) must:
- be enrolled in Medicare Parts A and B,
- live in the United States or U.S. territories

**KEEP THIS CHECKLIST FOR FUTURE REFERENCE**

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