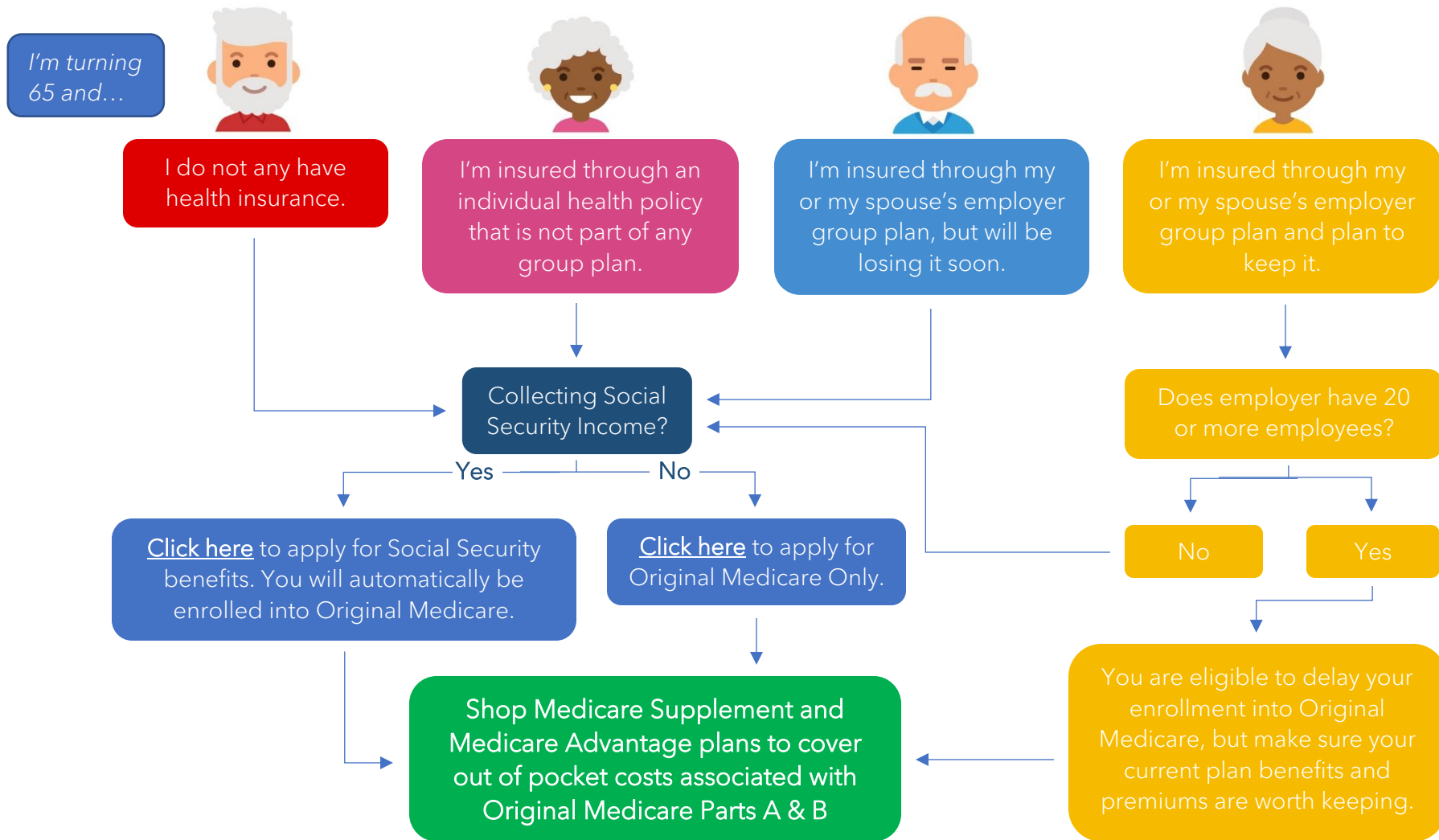


# Guide to Your Initial Medicare Enrollment

Most Americans new to Medicare fall into one of the categories below. Which one are you?



★ For individuals who qualify to delay their enrollment into Original Medicare, you must enroll within 8 months after you or your spouse stop working to avoid paying a penalty. Failure to do so may result in you paying a monthly penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up.