

## Logon I.D. and Password

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**\*\*Tear this part off and keep safe.**



## Senior Health Insurance Information Program

Call 1-800-224-6330



**VISIT:**  
**Social Security Administration:**  
<https://www.ssa.gov/>

**Medicare:**  
<https://www.ssa.gov/medicare/sign-up>

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**SHIP**  
State Health Insurance  
Assistance Program



## Retirement Readiness

Let's find out if you are ready. In this brochure you will find websites that you will need and helpful information to get you started. If you need additional assistance call Arkansas Senior Health Insurance Information Program (AR SHIIP). Your local federally funded Medicare information program.

**Call today:**  
**1-800-224-6330**



## When you are ready to retire, trying to remember all the things that you will need to do, maybe overwhelming.

AR SHIIP has created some simple steps to help.

**First**, you if you haven't already, you will need to create a Social Security Administrative (SSA) account (SSA). Go to - <https://www.ssa.gov/myaccount/> - notice in the center of the screen select "create an account". You must have a valid email address and be able to access emails, you will need a working mobile phone to receive text messages. After you have created your SSA account you can create a Medicare.gov account.

**Second**, go to - <https://www.ssa.gov/medicare/sign-up> - select "Apply Online" make sure you have all the correct documents you will need to complete your application.

## ENROLLMENT PERIODS

The information may consist of date of birth of spouse and/or social security number, date of marriage or divorce date of marriage, children under 18 and unmarried, and banking information for direct deposit.

If you don't have internet access, call Social Security 1-800-772.1213. You may also apply at any Social Security office. To avoid a long wait, call first to make an appointment.

When can I sign up for Medicare?

### Initial Enrollment Period (IEP)

The IEP is a 7-month period that begins 3 months before the month a person turns 65, their birthday month and ends 3 months after the person turns 65.

### General Enrollment Period (GEP)

The GEP is a 3-month period that takes place from January 1 through March 31 of each year. Part B and premium Part A coverage will begin the month after a person enrolls during the GEP.

## Special Enrollment Period (SEP)

There are certain situations when a person can sign up for Part B (and Premium Part A) during a Special Enrollment Period without paying a late enrollment penalty. A Special Enrollment Period is only available for a limited time. Coverage will begin the month after a person enrolls during their SEP.

## Things to consider before retirement:

- ◇ If you choose to start receiving benefits when you reach full retirement age, you'll receive your full benefit amount.
- ◇ Your benefit amount will be reduced if you begin receiving benefits before full retirement age.
- ◇ You can choose to continue working beyond your full retirement age. If so, your benefit amount will increase from the time you reach full retirement.
- ◇ If you work and get benefits, You can continue to work and still receive retirement benefits.