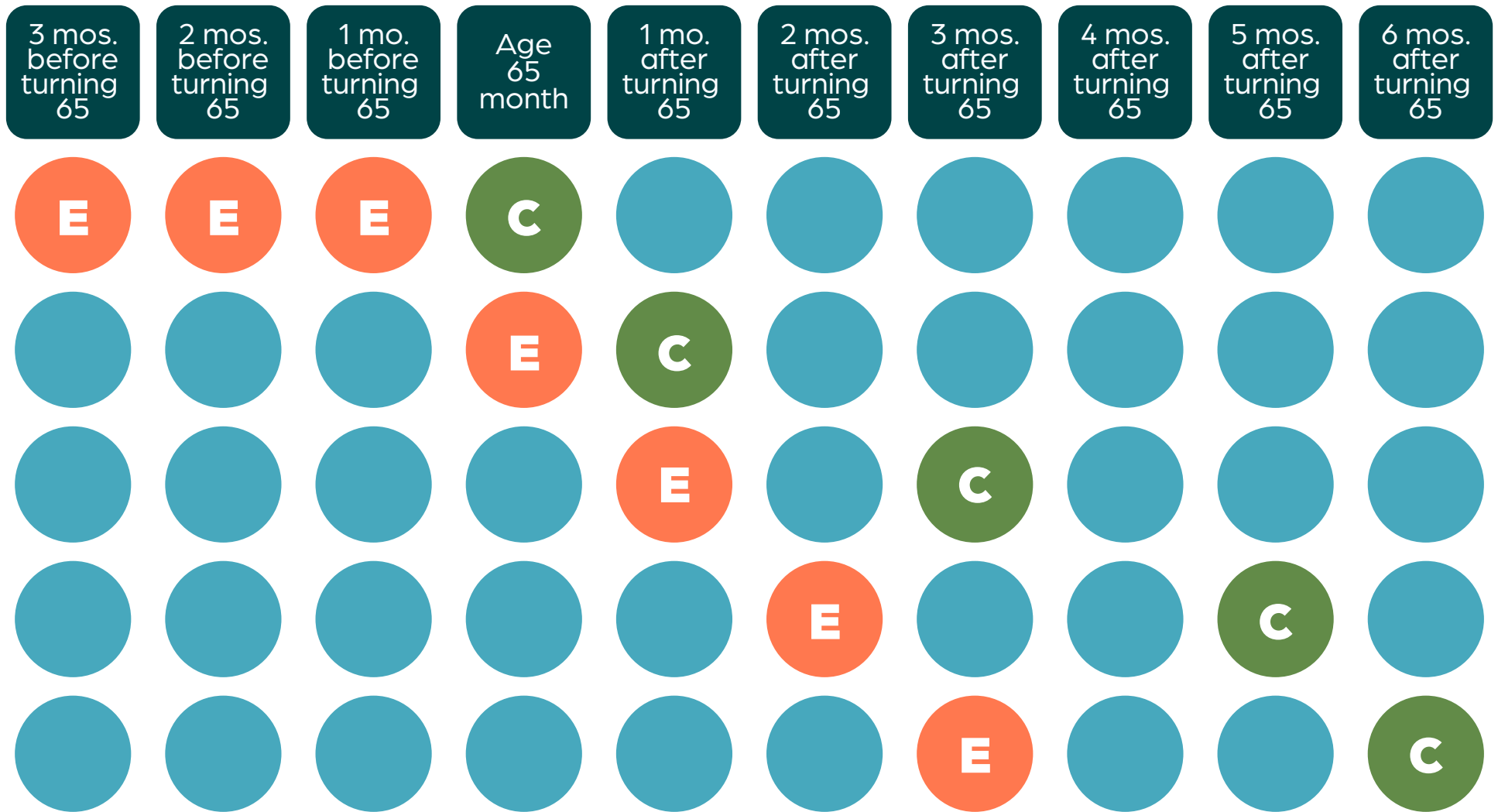


# Medicare **Initial Enrollment Period** Chart



The **Initial Enrollment Period** is the first chance you get to enroll in Medicare Part A, Medicare Part B, & Medicare Part D if you do not get it automatically. This period of time begins three months before you turn 65 & continues until 3 months after you turn 65. If you enroll during this time, you will not be subject to any late enrollment penalties. You can **enroll in Medicare** at any time during this period, and the **date your coverage begins** depends on when you enroll. The chart above shows **when your coverage will begin** based on **which month you enroll in Medicare**.

**Enrollment** is indicated in **orange**.  
**Coverage beginning** is indicated in **green**.