



Whether you plan to retire or to continue working, there are time sensitive decisions you need to make before your upcoming 65<sup>th</sup> birthday!



If you are going to retire, the CTB Medicare Reminder System can help you determine which Medicare options are best for your situation and what you should do to enroll.

Everyone's situation is different, especially, if you are going to continue working, which means you have a lot to consider, premiums, benefits, dependent coverage and more. This can be overwhelming and the CTB Medicare Reminder System can help you determine what the best option is for you and your family, whether that is enrolling in Medicare or staying with an employer provided health plan.

Avoid penalties, which can be up to 10% per year by enrolling in Medicare in a timely manner.

Where can I find more information?

- [Your Guide to Medicare](#)
- [Need a Medicare Solution](#)



**Medicare & You**  
2022  
The official U.S. government Medicare handbook  
CMS