## "EXPERIENCE" June 29, 2025

## Schoharie County Office for the Aging 518-295-2001

- What has the bottom at the top? Your legs.

**Aarp Defensive Driving Class Will Be Held July 11, 2025,** from 9:00 AM to 4:00 PM, Course fee \$25.00 AARP Members, \$30.00 Non-AARP Member. Payment by check or Money Order Only made out to AARP. **No Cash Payments** will be accepted. Bring your Driver's license & AARP Card if you are a member. There will be a 30-minute lunch break. Please arrive a few minutes early for the registration process. Registration Required 518-295-2001.

**Medicare Reminder:** How to enroll in Medicare if you are turning 65. Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP).

- If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.
- If you are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

If you are eligible for automatic enrollment, you should not have to contact anyone. You should receive a package in the mail three months before your coverage starts with your new Medicare card. There will also be a letter explaining how Medicare works and that you were automatically enrolled in both Parts A and B. If you get Social Security retirement benefits, your package and card will come from the Social Security Administration (SSA). If you get Railroad Retirement benefits, your package and card will come from the Railroad Retirement Board. If you are 65 but are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare. **Signing Up For Medicare:** Follow the steps below if you need to actively enroll in Medicare.If you decide to enroll in Medicare during your Initial Enrollment Period, you can sign up for Parts A and/or B by:

- · Visiting your local Social Security office
- Calling Social Security at 800-772-1213
- Mailing a signed and dated letter to Social Security that includes your name, Social Security number, and the date you would like to be enrolled in Medicare
- Or, by applying online at www.ssa.gov

If you are eligible for Railroad Retirement benefits, enroll in Medicare by calling the Railroad Retirement Board (RRB) or contacting your local RRB field office. Keep proof of when you tried to enroll in Medicare, to protect yourself from incurring a Part B premium penalty if your application is lost.

**Thought For The Week...** "Judging a person doesn't define who they are. It defines who you are."