

## Marci's Medicare Answers

We have a rapidly aging population, and a Medicare program that has become increasingly complex. Now more than ever, people need answers to their questions about health care benefits, rights and options. Through Marci's Medicare Answers—a free, nationally syndicated column from The Medicare Rights Center—we're working to provide accurate, timely and helpful information on Medicare. Each month we will include on our website a Marci's Medicare Answers section. Hope you find this helpful and interesting.

Dear Marci,

I am turning 65 in December 2015, and I am anxious to enroll in Medicare on time. When is the earliest that I can enroll in Medicare?

—Nancy

Dear Nancy,

When you turn 65 and become eligible for Medicare, the best time to enroll is during your Initial Enrollment Period (IEP). Your IEP includes the three months before, the month of, and the three months following your 65<sup>th</sup> birthday. For you, your IEP will span from September 2015 to March 2016. If you enroll in Medicare during this time, you will avoid late enrollment penalties.

The date when your Medicare coverage begins depends on when you enroll during your IEP. For your coverage to begin as soon as possible, it is best to enroll in the first three months of your IEP. Your Medicare coverage will then go into effect starting the month you turn 65.

To enroll in Medicare, you can call the Social Security Administration at 1-800-772-1213 or you can visit your local Social Security office. It is important to be proactive and take the steps to enroll during your IEP. If you miss your IEP, you may be limited to specific times when you can enroll in Medicare in the future, and you may face a penalty for late enrollment resulting in higher premiums.

—Marci

*Marci's Medicare Answers is a service of the Medicare Rights Center ([www.medicarerights.org](http://www.medicarerights.org)), the nation's largest independent source of information and assistance for people with Medicare. "This information is republished with permission from the Medicare Rights Center. For more info visit [www.medicarerights.org](http://www.medicarerights.org)."*

### Living Well for Better Health



#### Who should attend?

Any adult who has any kind of ongoing health condition. A family member or friend can also participate.

#### When is the next workshop series?

6-Week Workshop Dates: Tuesdays beginning September 22—October 27 at Golden Oldies Senior Center, 314 Front St. Richmond, ME.

To register or for more information contact Jennifer Fortin at 620.1657 or email [JFortin@spectrumgenerations.org](mailto:JFortin@spectrumgenerations.org)

### Welcome to Medicare

Spectrum Generations holds Welcome to Medicare informational sessions at its offices in Brunswick on the second Tuesday of each month from 12:30 to 2pm. These sessions are designed to help Medicare beneficiaries cut through the red tape of Medicare and its many "parts" so people can make informed decisions about their health care coverage. Free and open to the public. Registration is required. Call 729-0757 to register.

Spectrum Generations is an equal opportunity provider.



Wednesday, September 16th

Maine Maritime Museum, Bath

\$75.00 per person

\$550.00 per table of 8

#### Things Are Heating Up!

Four Celebrity Chefs from mid-coast Maine compete in a fun, friendly competition of "best dish" using locally grown ingredients while following Meals on Wheels rules and guidelines.

#### This year's Celebrity Chefs are:

**Anthony St. Peter**  
Stirling & Mull Gastro Pub, Freeport

**Chris Toole**  
The Highlands, Topsham

**Troy Mains**  
Harraseeket Inn, Freeport

**David French**  
Kennebec Tavern, Bath

This year's Celebrity Judges include Christopher Bassett, Executive Chef at Azure Café and 2014 Celebrity Chef Winner; Meredith Goad, Food Writer for the Portland Press Herald; and Kristin Furhmann-Simmons, Food & Travel Writer for Kennebunk Resort Collection. The judges have the difficult but delicious task of sampling each plate to choose a champion. There will also be a "People's Choice" vote.

Dr. Linda Sanborn, State Representative for District 26 will be this year's Keynote Speaker. Andrew Omo, Executive Chef from Linda Beans in Freeport will join the event as the Culinary Consultant and Jana Barnello from Good Day Maine WGME 13 will once again EmCee.

Silent Auction and Cash Bar at event.

All proceeds help end senior hunger by going back into our Meals on Wheels program which helps keep seniors happy, healthy and independent in their own homes. Good health starts with good nutrition.

Tickets can be purchased at:  
[spectrumgenerations.org/celebrity](http://spectrumgenerations.org/celebrity)  
 or by calling 207.620.1655

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