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graph TD
    Q1{Are you age 65 or older?} -- No --> Q2{Are you a U.S. citizen or a permanent legal resident that has lived in the U.S. for at least 5 years?}
    Q1 -- Yes --> Q2
    Q2 -- No --> Ineligible[Sorry, you are not eligible for Medicare.]
    Q2 -- Yes --> Q3{Are you entitled to receive Social Security or RRB benefits based on your own earnings record or your spouse's (or would you qualify for such benefits based on non-covered government employment)?}
    Q3 -- No --> Q4{Are you disabled?}
    Q3 -- Yes --> Q5{Are you the dependent or survivor of an individual age 65 or over and entitled to Part A, or the dependent of an individual under age 65 and entitled to disability benefits?}
    Q4 -- No --> Q5
    Q4 -- Yes --> Q6{Do you have ALS or End-Stage Renal Disease?}
    Q6 -- Yes --> EligiblePremiumFree[You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.]
    Q6 -- No --> Q7{Are you disabled and do you receive Social Security Disability benefits (or certain disability benefits from the RRB)?}
    Q7 -- Yes --> EligiblePremiumFree
    Q7 -- No --> Ineligible
    Q5 -- No --> EligiblePremiumFree
    Q5 -- Yes --> Q8{You must pay a premium for Medicare Part A and Part B. If you choose to buy into Part A, you must also buy into Part B.}
    Q8 --> Q9{How many Social Security work credits do you or your spouse have?}
    Q9 -- "30 to 39 credits:" --> Premium252[The standard premium for Part A is $252/month.]
    Q9 -- "Fewer than 30 credits:" --> Premium458[The standard premium for Part A is $458/month.]
    Premium252 --> Q10{The standard Part B premium is $144.60/month, but penalties and income-based adjustments may apply.}
    Premium458 --> Q10
    Q10 --> Q11{Penalties may apply. See "Will I Avoid Medicare Enrollment Penalties?" flowchart.}
    Q11 --> EligiblePremium[You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.]

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Are you eligible for Medicare?

Are you age 65 or older?

- No:** Are you a U.S. citizen or a permanent legal resident that has lived in the U.S. for at least 5 years?
 - No:** Sorry, you are not eligible for Medicare.
 - Yes:** Are you entitled to receive Social Security or RRB benefits based on your own earnings record or your spouse's (or would you qualify for such benefits based on non-covered government employment)?
 - No:** Are you disabled?
 - No:** Are you the dependent or survivor of an individual age 65 or over and entitled to Part A, or the dependent of an individual under age 65 and entitled to disability benefits?
 - No:** You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.
 - Yes:** You must pay a premium for Medicare Part A and Part B. If you choose to buy into Part A, you must also buy into Part B.
 - How many Social Security work credits do you or your spouse have?**
 - 30 to 39 credits:** The standard premium for Part A is \$252/month.
 - Fewer than 30 credits:** The standard premium for Part A is \$458/month.
 - Yes:** The standard Part B premium is \$144.60/month, but penalties and income-based adjustments may apply. See "Will I Avoid Medicare Enrollment Penalties?" flowchart.
 - Yes:** You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.
- Yes:** Are you a U.S. citizen or a permanent legal resident that has lived in the U.S. for at least 5 years?
 - No:** Sorry, you are not eligible for Medicare.
 - Yes:** Do you have ALS or End-Stage Renal Disease?
 - Yes:** You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.
 - No:** Are you disabled and do you receive Social Security Disability benefits (or certain disability benefits from the RRB)?
 - Yes:** You are eligible for premium-free Medicare Part A, but must pay a premium for Part B.
 - No:** Sorry, you are not eligible for Medicare.



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Please contact The Retirement Planning Group for more complete information based on your personal circumstances and to obtain individual investment advice.

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