



Feel better when it comes to health care in retirement

We get it, Medicare can be confusing. And while we can't help you enroll, we can help you know your options, understand the costs, and answer some common questions, like:

- **Who's covered?** Just you. Your spouse or partner would have to apply for separate coverage.
- **When do I enroll?** In the window of 3 months before the month you turn 65 and 3 months after.
- **What happens if I don't enroll?** It depends. There are special enrollment periods, but you'll want to avoid any big gaps in health coverage.
- **How do I enroll?** Also depends. But for the most common options, parts A and B, you can enroll online at ssa.gov.
- **Where does an HSA fit in?** While you can no longer contribute to an HSA, [there's still plenty you can do with it](#).

Learn more about your eligibility, choices, costs, and more—and take the first step toward preparing for health care in retirement. Wishing you good health from Fidelity.

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