

EARLY RETIREMENT FROM LOCAL 510:

YOUR MEDICARE

Except in cases of disability, Medicare is not available before age 65.

If you are already receiving Social Security, Medicare kicks in the first day of the month you turn 65, even if you don't apply for it.

If you are not already receiving Social Security, you will be highly encouraged by the Social Security Administration to apply for Medicare during the 3 months before you turn 65, even if you don't plan to use it.

If you retire before age 65 and no longer qualify for Local 510 medical insurance (based on your hours), you may buy medical insurance through the Local 510 benefit plan. (See note on this site titled "EARLY RETIREMENT FROM LOCAL 510: YOUR LOCAL 510 MEDICAL INSURANCE.")