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## **Turning 65?**

If you already receive, or will receive, Social Security benefits upon turning 65 years of age, you are automatically enrolled in Medicare. If you will not be receiving Social Security, you must separately apply for Medicare during the seven (7) month period that starts three (3) months before the month you turn 65, includes the month you turn 65, and ends three (3) months after the month you turn 65. A delay in signing up for Medicare can delay your benefits!