



Finwell.Health

Working past 65? Coordinate your coverage before you retire.



1

Ask who pays first

Employer size and coverage type matter. Confirm with your benefits administrator.



2

Check your drug coverage

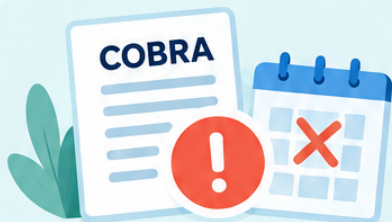
Ask for written confirmation that your prescription coverage is creditable. Keep the notice.



3

Know your Part B timing

With qualifying current-employment coverage, an 8-month enrollment window generally follows the end of work or coverage, whichever comes first.



4

Avoid a coverage gap

COBRA and retiree coverage do not extend that Part B window. Coordinate coverage dates before your employer plan ends.

General education • Medicare.gov • Reviewed September 2026

Talk through your retirement timing
finwell.health/learn/guides/working-past-65



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