

Q. If I delay buying a Medicare Supplement policy past age 65 because I'm already enrolled on my employer's plan (including their retiree plan or COBRA), will I be offered a "Guaranteed Issue" Medicare Supplemental policy when I retire or lose that coverage?

A. YES. You will qualify for a guaranteed issue Medigap Plan if you have Original Medicare (Part A & B) and either COBRA coverage, a retiree plan, or are currently working but retiring soon.

You must apply for a Medigap policy no later than **63 calendar days** after the latest of these three dates:

- 1) Date the coverage ends.
- 2) Date on the notice you get telling you that coverage is ending (if you get one).
- 3) Date on a claim denial, if this is the only way you know that your coverage ended.