

D = Drugs

Part D is a  
prescription drug  
plan.

can be a separate  
plan or part of a  
supplement plan. ~~or~~  
a Medicare Plan, ~~or~~  
Advantage Plan.  
Know as Part C.

For Parts A & B:  
enroll online at [ssa.gov](https://ssa.gov)  
[ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare)

can delay Part B because  
of a former group plan.

"Do not take" A & B if you  
want to continue HSA plan  
contributions.

Penalties stick w/ you the  
rest of your life.

Advantage plans offered by  
private companies.