

Widow, age 71

- o Will retire from a private university this year
- o Currently covered by group health insurance plan
- o Deceased husband was a veteran

Are there any special benefits or considerations this lady should consider as she contemplates coverage from Medicare? Is she eligible to coordinate Medicare and some form for VA benefits somehow?

•	If she wants Medicare coverage, she will need to take the necessary steps:
	- Enroll in during .
	- Elect and enroll in
	or a
•	In certain cases, a surviving spouse may qualify for healthcare benefits. (See link
	below.) However,
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	- In general, VA healthcare is
	- The VA cannot except in rare, approved situations
•	Check this link:
	- Health care for surviving spouses —

As able, 65 *Incorporated* provides free, preliminary guidance about Medicare services and coverage. For additional guidance or in more complex situations, a fee structure will apply.

65 Incorporated has made effort to include the more correct, current, and clearly expressed information possible. Actual decisions and actions, however, depend on the exact circumstances, supporting facts, and regional interpretations.

65 *Incorporated* encourages individuals to contact Social Security, Medicare, the specific insurance plans, or other appropriate individuals or agencies for further guidance.

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