



YOUR GUIDE TO MEDICARE

Medicare is a government health care program. It covers medical services, hospitalization and prescription drugs. There are several ways to qualify for Medicare, but most people enroll in Medicare when they turn 65 and/or when they retire. Younger individuals may qualify for Medicare under special circumstances.

Medicare Is Made Up Of Four Parts.



Hospital Insurance – Part A Covers most of the costs for inpatient hospital care, but does not cover your initial deductible of \$1,484* (this deductible changes every year). It also covers skilled nursing facilities for up to 100 days (not custodial or long-term care) and some home health care. You will still have the additional cost of copayments.



Medical Insurance – Part B Helps cover medical services like doctors' services, outpatient hospital care and other medical services that are medically necessary but not covered by Part A. You also pay a Part B deductible of \$203* each year before Medicare starts to pay.



Medicare Advantage – Part C Medicare Advantage plans are health plan options that are approved by Medicare and run by private companies. You must have Medicare Parts A and B to be eligible to join one of these plans. Medicare Advantage plans usually offer additional benefits and provide specialized care for people who need a lot of health care services. Medicare Advantage includes all benefits and services covered under Part A and B. These plans replace Medicare Parts A and B.



Prescription Drug Plans – Part D If you have Medicare Part A or B, you can join one of these plans. You do not get this automatically. You can choose a prescription drug plan by itself or a Medicare Advantage plan that includes the prescription drug plan. Most drug plans charge a monthly premium that varies by plan, and you pay this in addition to your Part B premium. Your costs will vary depending on which drugs you use, which plan you choose and whether you get extra help paying your Part D costs. Choosing a plan that fits your situation allows you to get the coverage you want at the best price possible.



Medicare Supplement Plans (Medigap) Another option for supplementing your original Medicare coverage is called a Medicare Supplement plan. Because Medicare covers only 80 percent of your Part B costs, you may need to pay out of pocket for things like copayments, coinsurance and deductibles. A Medicare Supplement plan covers some of the costs not covered by original Medicare. These plans cost a little more, but allow you to see any doctor or go to any hospital that accepts original Medicare without a referral.



IMPORTANT DATES TO REMEMBER

You can enroll in Medicare Parts A and B three months before your 65th birthday, during the month of your birthday, or within three months following your 65th birthday. This is called your initial enrollment period (IEP). Once you enroll in Parts A and B, you may also enroll in a Medicare Supplement plan to begin on the same date as your Medicare coverage. **The best time to apply is during your IEP with no health questions!**



The longer you wait, the more money your Medicare coverage could cost you each month.

If you do not sign up when you're first eligible, a 10 percent penalty may be added to the Part B premium (unless you have health coverage through your — or your spouse's — employer and qualify for a special enrollment period).

This 10 percent penalty is applied to each 12-month period that you delay Part B enrollment. For example, if you delay enrolling for two years after your IEP, the penalty would be 20 percent. In addition, the penalty will continue for as long as you have Part B coverage.

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