

A photograph of an older couple in a field of wildflowers. The man is carrying the woman on his shoulders, and both are laughing joyfully. The background is a bright, clear sky.

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agency

# Medicare *Easy* Guide

**EVERYTHING YOU NEED TO KNOW ABOUT MEDICARE IN ONE EASY GUIDE**

**Are you ready to simplify Medicare?**

Since you are turning 65 soon, we can make sure you have the right Medicare plan in place and make your health care future more secure. You don't have to make decisions alone.

**803-432-4960**

# What is Medicare?

Medicare is a federal program to help people at age 65 and over (or under 65 for those who qualify) cover health care costs. It currently consists of four different coverage parts labeled with letters: **A**, **B**, **C**, and **D**.

## THE PARTS OF MEDICARE:

### Original Medicare (Parts A and B)

#### PART A (HOSPITAL INSURANCE)

- ✓ Inpatient care in hospitals
- ✓ Skilled nursing facility care
- ✓ Hospice care
- ✓ Home health care

#### PART B (MEDICAL INSURANCE)

- ✓ Doctor and specialist services
- ✓ Outpatient care
- ✓ Durable medical equipment
- ✓ Preventive services

### Medicare Advantage (Part C)

#### MEDICARE ADVANTAGE PLANS (PART C)

- ✓ All Original Medicare services, plus:
- ✓ Dental, vision and hearing
- ✓ Gym memberships
- ✓ Over-the-counter items and more

### PRESCRIPTION DRUG COVERAGE (PART D)

#### PRESCRIPTION DRUG COVERAGE (PART D)

- ✓ Often included in a Medicare Advantage plan, it covers Medicare-approved prescription medicines

### MEDICARE SUPPLEMENT PLANS

#### MEDIGAP PLANS

- ✓ Medicare copays, coinsurance and deductibles. Benefits and premiums vary by plan type. Plans offer household, nonsmoking and automatic draft discounts to save you money.

## How to enroll in Medicare:

You're turning 65, the age when most people first become eligible for Medicare. What's next? Depending on your situation, you may need to take different steps.

### IF YOU:

Plan to retire at age 65 or are not working, and do not already receive Social Security benefits

Already receive Social Security retirement, disability or Railroad Retirement Board benefits

Plan to continue working past age 65 and/or your spouse is currently covered by an employer-provided group health plan

### THEN:

You need to sign up for Medicare Part A and/or Part B. Contact the Social Security office **three months** before your 65th birthday.

Phone: 1-800-772-1213, TTY: 1-800-325-0778  
Website: [www.socialsecurity.gov](http://www.socialsecurity.gov)

You automatically get Original Medicare and should receive your Medicare card in the mail three months before your 65th birthday

Contact your employer or union benefits administrator to find out how your coverage works with Medicare. It may be to your advantage to delay enrolling in Part B.

# When to enroll in Original Medicare

If you're not automatically enrolled, there are specific enrollment periods to sign up for Part A and/or Part B. These periods are time-sensitive, and failing to enroll when you're first eligible may result in a late enrollment penalty.

## INITIAL ENROLLMENT PERIOD

The Initial Enrollment Period is a seven-month window that starts three months before you turn 65, includes your 65th birthday month, and ends three months after. While you have several months to enroll, the best time to sign up is during the first three months of eligibility to ensure coverage as soon as you turn 65



## Special Enrollment Period

A Special Enrollment Period (SEP) for Medicare provides individuals an opportunity to enroll in Medicare Part A and/or Part B outside of the typical Initial Enrollment Period (IEP), usually without facing a late enrollment penalty. This SEP is specifically for people who, after reaching age 65, continued working and were covered by group health insurance either through their own employer or their spouse's employer.

### KEY POINTS INCLUDE

- ✓ **Eligibility:** You may qualify for an SEP if you or your spouse worked past age 65 and were covered by employer-sponsored group health insurance when you first became eligible for Medicare.
- ✓ **When you can enroll:** You can sign up for Medicare Part A and/or Part B while you are still covered by your group health plan. If you no longer have group health insurance through active employment, you have up to **eight months** after your employment ends (or after your group health insurance ends) to enroll in Medicare without facing a penalty.
- ✓ **Late enrollment penalty:** Normally, if you delay enrolling in Medicare when you first become eligible, you could face a late enrollment penalty. However, if you enroll during an SEP after losing group health coverage, you typically won't incur a penalty.

### ADDITIONAL SEP'S

- ✓ New to Medicare or newly retired
- ✓ Open enrollment relocation
- ✓ Change in Medicaid and/or extra help
- ✓ Losing group coverage

### IMPORTANT TIMELINES

- ✓ **Annual Enrollment Period (AEP):** From October 15th to December 7th each year, you have the opportunity to review your Medicare plan and ensure it's the right option for you.
- ✓ **Open Enrollment Period (OEP):** Between January 1st and March 30th, you have a one-time opportunity to make changes to your Medicare Advantage plan.



### IMPORTANT:

Keep in mind, you must be enrolled in Original Medicare before you can purchase any additional coverage.

# Additional coverage options

Original Medicare (Parts A and B) covers many healthcare services, but it does not cover everything, and there are costs involved. Here's a breakdown of the coverage and what additional options are available to help with medical expenses:

## MEDICARE SUPPLEMENT OPTION

**Part A and Part B**

*you can add*

**Part D**

**Supplemental Coverage**

*you can also add*

## MEDICARE ADVANTAGE OPTION

**Part A and Part B**

*most plans include*

**Part D**

*some plans also include*

**Lower out-of-pocket costs**

*and/or*

**extra benefits**

## ADDITIONAL MEDICARE COVERAGE OPTIONS

### PART D - PRESCRIPTION DRUG COVERAGE

You'll usually pay a portion of the cost for your covered medication and your plan will pay the rest. Part D plans have a monthly plan premium and some may also have a deductible — an amount you will have to pay before your cost sharing starts. Part D plans have a list of covered drugs called a formulary and a network of participating pharmacies.

#### HERE ARE THE COMBINATIONS YOU CAN WITH A PDP™

- ✓ Original Medicare + PDP
- ✓ Original Medicare + PDP + Medicare Supplement Plan
- ✓ Medicare Advantage Plan with Part D included



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## ADDITIONAL MEDICARE COVERAGE OPTIONS

### Medicare Supplement Insurance

Because Medicare was not intended to cover all healthcare costs, you have the option to buy a Medicare Supplement plan (also called a Medigap policy) alongside Original Medicare.

### How Medicare Supplement insurance works

A Medicare Supplement insurance policy helps cover the gaps left by Original Medicare. These policies are labeled with letters of the alphabet, each offering different levels of coverage.



## MEDICARE ADVANTAGE

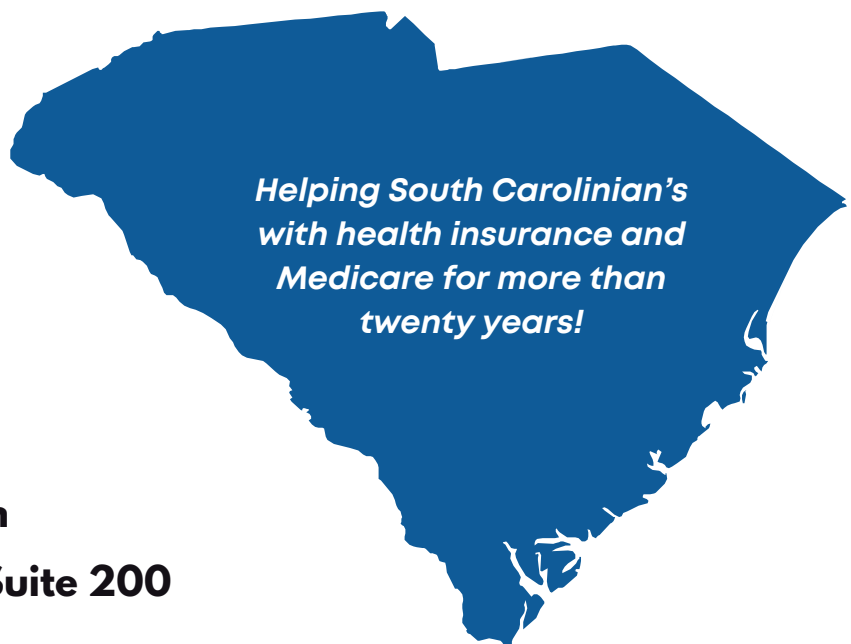
If you are looking for another way to get Medicare coverage, Part C—or Medicare Advantage Plans—may be a lower out-of-pocket cost option to consider.

### How Medicare Advantage insurance works

With a Medicare Advantage plan, you will receive coverage for all Part A & B covered services. Most Medicare Advantage plans include Part D drug coverage. Most Medicare Advantage plans include Part D drug coverage. Private insurance companies offer a variety of plans that may include Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) options.

# We're here *for you*

With so much to learn, it's good to have an advocate on your side to answer your questions and provide you with information, guidance and support.



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We do not offer every plan available in your area. Currently we represent 6 organizations which offer 78 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.