

A photograph of a smiling family of three sitting on a light-colored couch. A man in a blue striped shirt is on the left, a woman in a white top is on the right, and a younger woman in a white lace top is leaning over them from behind. They are all smiling warmly at the camera. The background is a bright window with green foliage outside.

# WELCOME TO MEDICARE

Follow these "**4 simple steps to Medicare**" and get ready to sail off into your golden years well-prepared & worry **FREE!**

*The information provided in this document is the opinion of the agent and does not necessarily reflect the official opinion of any carrier or government entity. It's always best to conduct your own research before forming an opinion or making a purchase. You can search for Medicare plans and prices at [www.medicare.gov](http://www.medicare.gov)*

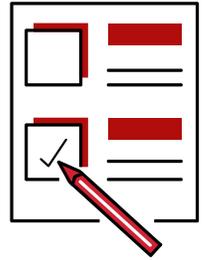
## STEP 1

### Apply for Medicare Part A & Part B

You can [apply online here](#) OR

Call 800-772-1213 OR

[Find your nearest social security office here](#)



## STEP 2

**Set an appointment with Tracy** to go over your Part D (drug plan) options and your three Medicare Health Plan options (see last page). We will narrow down plans based on your needs and customize the right plan for you.



## STEP 3

**Call or email Tracy** and set an appointment to complete your application once you've received your new Medicare ID card in the mail. We will need the information from the card to complete your application.



## STEP 4

**Complete your application with Tracy.** We will need about 30 minutes on the phone to complete your Medicare Health Plan and Prescription Drug Plan applications.



## THAT'S IT! WELCOME TO MEDICARE!

If you'd like to know more about how Medicare works. Continue onto the next page(s).

## PART OF MEDICARE

## WHAT'S COVERED

## COST

### PART A

Covers 100% after you pay a \$1,408 annual deductible

Original Medicare

**Coverage For:**  
 Inpatient Hospital Stay  
 Skilled Nursing Care  
 Hospice  
 Home Care

**FREE** For Most People. [See what you will pay.](#)

**You'll pay the first \$1,408 of all Part A charges each year.**

### PART B

Covers 80% after you pay a \$198 annual deductible

**Coverage For:**  
 Doctor Visits  
 Surgery  
 Lab Tests  
 Medical Equipment  
 Preventative Exams

**\$144.60** Per Month For Most People. [See what you will pay.](#)

**You'll pay the first \$198 & then 20% of all Part B charges (no cap)**

### PART C

Private insurance companies offer these Medicare Plans

**Coverage For:**  
 Inpatient  
 Outpatient  
 Dental (*select plans only*)  
 Vision (*select plans only*)  
 Prescriptions  
 & More

**\$0 - \$100+** Per Month For Most People. Must continue to pay Part B Premiums.

**This plan would replace your original Part A, B & D Medicare**

### PART D

Private insurance companies offer these Medicare Prescription Plans

**Coverage For:**  
 Prescriptions  
 Part D (PDP) Drug Plans each have their own list of drugs they cover.

**Plans start at \$12+**  
 Average cost is \$36.00 per month (depending on what medication you're taking)

**Most PDP Plans are set up with tier levels & co-pays.**

## Enrollment [rules vary click here for more information](#)

Generally, your initial enrollment will be 3 months prior to turning 65, the month of your 65 birthday & 3 months after. If you're still working when you turn 65 and stay with your employers insurance, your open enrollment will be within 63 of loss of other creditable coverage. **You can be assessed a penalty for missing your enrollment period!** [Learn More.](#)

## OPTION

# 1

### Original Medicare Only

## PART A

Covers 100% after you pay a \$1,408 annual deductible for...

Inpatient Hospital  
Skilled Nursing  
Hospice  
Home Care

## PART B

Covers 80% after you pay a \$198 annual deductible for...

Doctor Visits  
Surgery  
Lab Tests  
Medical Equipment  
Preventative Exams

## PART D

Each carrier covers different drugs depending on their formulary. It's best to compare plans based on what medications you are currently taking

## OPTION

# 2

### Medicare Advantage

## PART C - Medicare Advantage

These plans replace your original Medicare with a private insurance plan. They usually have deductibles, co-pays and other out of pocket expenses. They are set up as HMO and PPO plans and you will usually need to stay within a network of providers. Many times Medicare Advantage Plans offer benefits over and above what original Medicare offers like dental, vision, hearing, gym memberships and over-the-counter pharmacy credit. This plan will usually include your prescription coverage as well.

**\$0 - \$55 Per Month Average.**

## OPTION

# 3

### Medicare Supplement

## Original Medicare + Medicare Supplement

A Medicare Supplement plan (AKA Medigap) is used in addition to your original Medicare and helps cover the parts that Medicare doesn't. For example; if you only have original Medicare, you would be responsible for deductibles, co-pays and co-insurance; supplements help cover these. With a Medicare Supplement, you can see any doctor in the United States who accepts Medicare, there are no strict doctor networks and no referrals necessary. These plans **do not** include prescriptions so you will need to add a Part D (PDP) drug plan.

**\$55- \$175 Per Month Average.**