



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

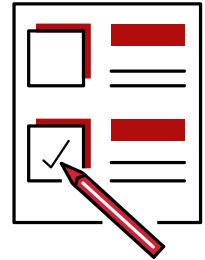
STEP 1

Apply for Medicare Part A & Part B

You can [apply online here](#) OR

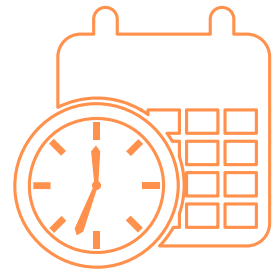
Call 800-772-1213 OR

[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.