



Medicare 101: Understanding your healthcare options



What is Medicare?

**Medicare is a federal health program that contains 4 'Parts':
Parts A, B, C, and D**

*Be Well Benefits, Inc is not connected with or endorsed by the United States government or the federal Medicare program.

Disclosure to Medicare Beneficiaries: We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact www.medicare.gov or 800-MEDICARE to get information on all of your Medicare plan options.



Who is eligible for Medicare?

- Individuals 65 years or older
- People under 65 with certain disabilities or medical conditions
- People with end-stage renal disease

Types of Medicare coverage

Original Medicare has 2 parts:

- Part A
 - Covers hospitalization
- Part B
 - Part B covers outpatient medical services, physicians, and specialists



Types of Medicare coverage



The other 'Parts' of Medicare include:

- Part C (aka Medicare Advantage)
 - Replaces Original Medicare with private insurance plans.
 - Medicare Advantage plans must cover beneficiaries as well as, or better than, their Original Medicare.
- Part D (aka Prescription Drug Coverage)
 - These plans cover prescription drugs only.
 - Usually there is an array of options for Part D coverage. Which plan works best for you will depend on your location, prescription drug list, and preferred pharmacy!

Important dates to remember

Medicare Initial Enrollment Period

Includes the 3 months before, the month of, and 3 months after a person becomes eligible for Medicare (i.e. turning 65)

Medicare Annual Enrollment Period

October 15th- December 7th each year

Period during which you can change or cancel your Part C or Part D plan

Medicare Advantage Open Enrollment Period

January 1st- March 31st each year

This is when you can change from one Medicare Advantage Plan to another





How to apply for Medicare

- Apply online through the Social Security website at <https://www.ssa.gov>
or
- Apply in person through your local Social Security office

You can apply three months before your 65th birthday.