

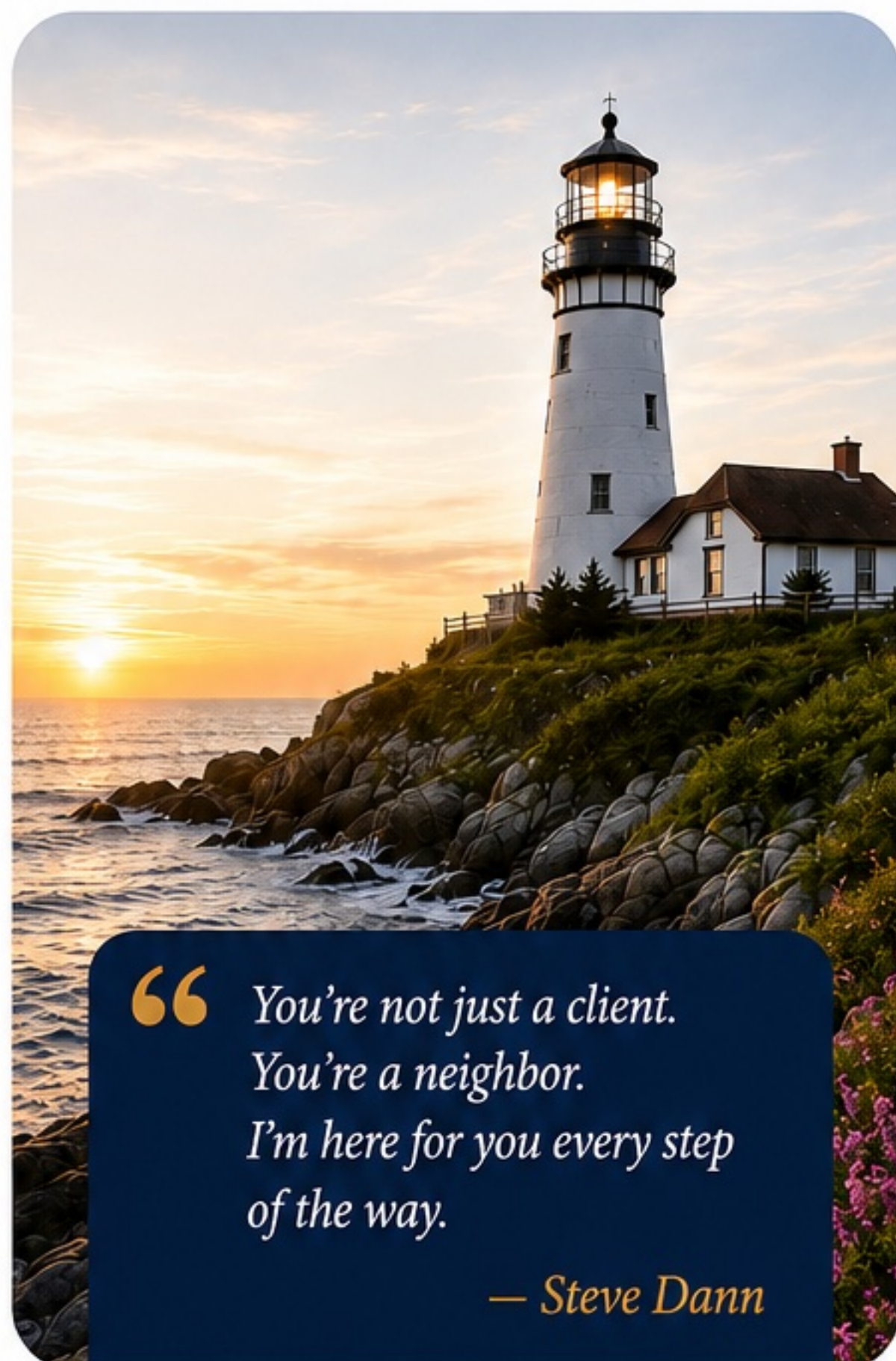


WELCOME!

I wrote this guide to help you feel confident about your Medicare decisions.

Medicare can feel overwhelming with so many options, deadlines, and choices. My goal is to make it simple, so you can understand your options and choose the plan that's right for your health and your budget.

With the right information and a trusted guide, you can avoid costly mistakes and get the coverage you need and deserve.



*“ You’re not just a client.
You’re a neighbor.
I’m here for you every step
of the way.*

— Steve Dann

IN THIS GUIDE, YOU’LL DISCOVER:



The basics
of Medicare
made simple



The pros
and cons of
your options



Important
enrollment
timelines



Common
mistakes to
avoid



A step-by-step
guide to choose
the right plan



Personalized
support
you can trust



MY PROMISE TO YOU

I will always give you honest answers, clear explanations, and options that match your needs—not someone else's pocket.

Steve Dann

LICENSED INDEPENDENT
MEDICARE INSURANCE AGENT

*Helping you navigate Medicare
with confidence.*



*Together, we’ll find
the plan that gives
you peace of mind.*

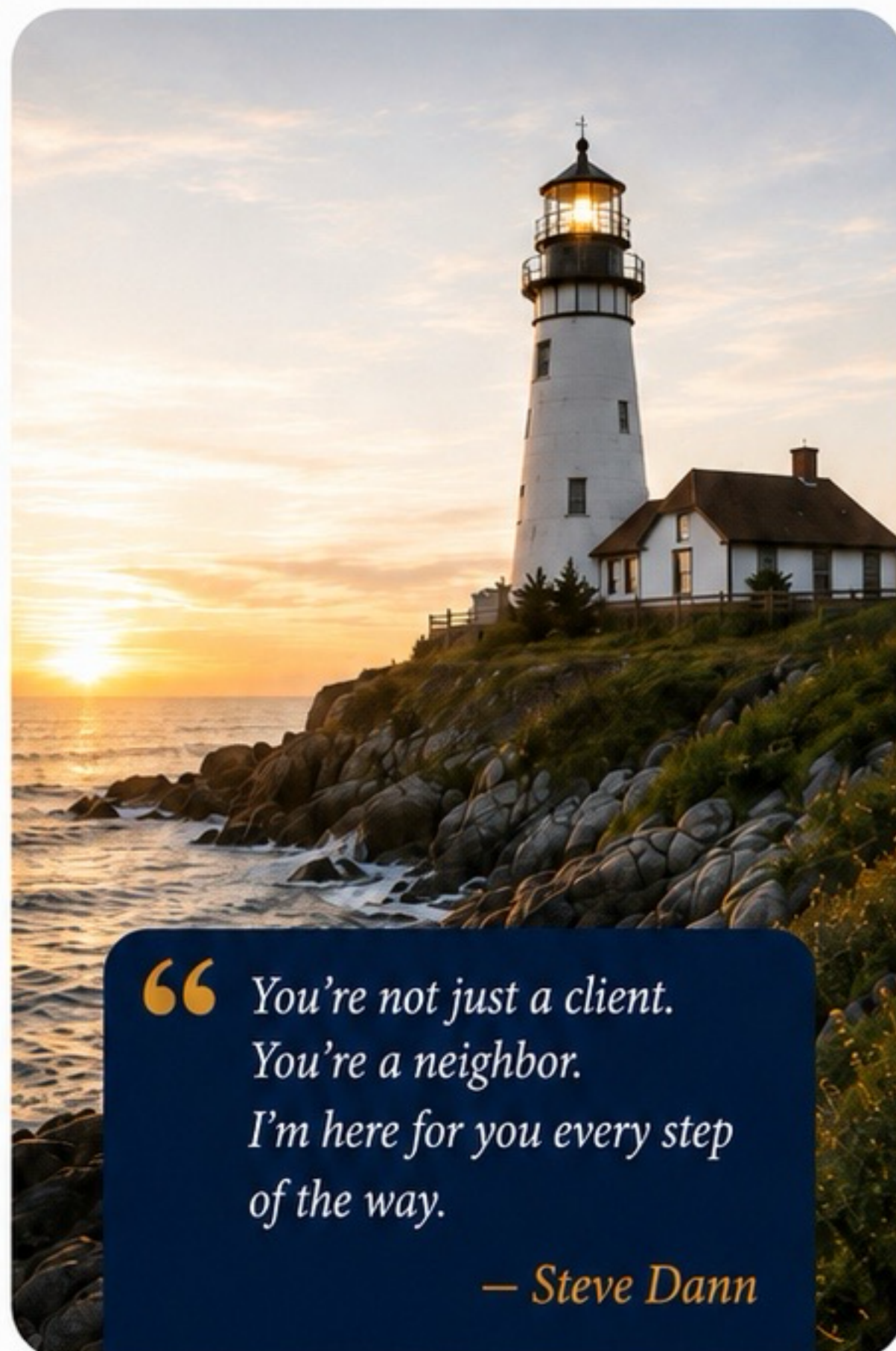


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UNDERSTANDING MEDICARE



THE BASICS YOU NEED TO KNOW

Medicare is a federal health insurance program for people:

- ✓ Who are 65 or older
- ✓ Who have certain disabilities
- ✓ Who have End-Stage Renal Disease (ESRD)

Medicare can help cover hospital stays, doctor visits, outpatient care, prescription drugs, and more. Understanding how Medicare works is the first step to making confident decisions about your healthcare.



WHEN MEDICARE BEGINS

Most people become eligible for Medicare around their 65th birthday. Your enrollment date depends on your individual circumstances.



WHO IS ELIGIBLE?

You may qualify for Medicare if you:

- Are 65 or older
- Have certain disabilities
- Have End-Stage Renal Disease (ESRD)



WHAT DOES MEDICARE DO?

Medicare helps cover:

- Hospital care
- Doctor services
- Preventive care
- Prescription drugs
- And more



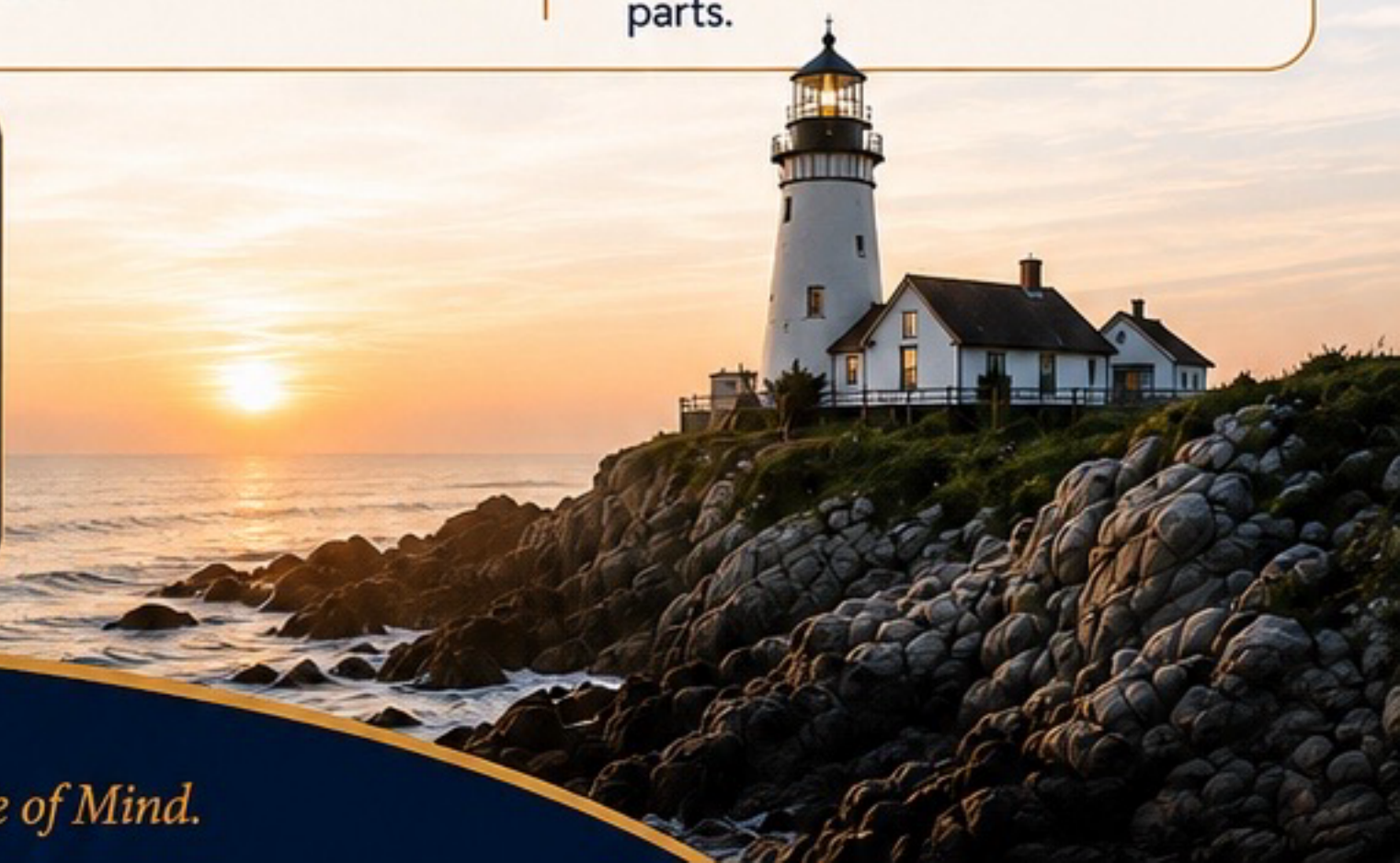
PAYING FOR MEDICARE

Most people who qualify for premium-free Part A don't pay a monthly premium. Most people pay a monthly premium for Part B and may have costs for other parts.



KEY TAKEAWAY

Medicare isn't one-size-fits-all. There are choices, and I'm here to help you understand your options and find coverage that fits your needs.





MEDICARE PARTS A & B

Original Medicare is made up of Part A (hospital insurance) and Part B (medical insurance). Together, they help cover many of your healthcare needs.



PART A HOSPITAL INSURANCE

Helps cover inpatient hospital care, skilled nursing facility care, hospice care, and some home health care.

COVERS:

- ✓ Inpatient hospital stays
- ✓ Skilled nursing facility care
- ✓ Hospice care
- ✓ Home health care
- ✓ Some blood transfusions



COST:

Most people don't pay a monthly premium for Part A if they or their spouse have worked and paid Medicare taxes for at least 10 years. There may be deductibles and coinsurance for some services.



PART B MEDICAL INSURANCE

Helps cover doctor visits, outpatient care, preventive services, lab tests, and medical equipment.

COVERS:

- ✓ Doctor visits and services
- ✓ Outpatient care
- ✓ Preventive services
- ✓ Lab tests and X-rays
- ✓ Durable medical equipment
- ✓ And more



COST:

Part B has a monthly premium. The standard premium amount can change each year. You'll also pay an annual deductible and coinsurance for most services.



IMPORTANT TO KNOW

Part A and Part B do not cover everything. You may still have deductibles, coinsurance, and copayments. Many people choose additional coverage to help with out-of-pocket costs and prescription drugs.



Original Medicare (Parts A & B) is the foundation.

You choose the coverage that completes it.



MEDICARE PARTS C & D

Parts C and D help provide more choices for your healthcare and prescription needs.



PART C MEDICARE ADVANTAGE

Medicare Advantage (Part C) is an all-in-one alternative to Original Medicare (Parts A & B). These plans are offered by private insurance companies approved by Medicare.

MAY INCLUDE:

- ✓ Hospital (Part A) and Medical (Part B) coverage
- ✓ Prescription drug coverage (Part D)
- ✓ Dental, vision, and hearing benefits
- ✓ Wellness programs
- ✓ And more



COST:

Plans often have low or \$0 monthly premiums, but may have copays, coinsurance, and network rules.



PART D PRESCRIPTION DRUG COVERAGE

Medicare Part D helps cover the cost of prescription medications. These plans are offered by private insurance companies approved by Medicare.

COVERS:

- ✓ Many brand-name medications
- ✓ Generic drugs
- ✓ Specialty medications
- ✓ Diabetes medications, including insulin
- ✓ And more



COST:

You'll pay a monthly premium, plus copays or coinsurance for your prescriptions. Costs vary by plan and drug.



IMPORTANT TO KNOW

- You must have Part A and Part B to join a Medicare Advantage Plan.
- If you join a Medicare Advantage Plan, you cannot use a Medigap plan.
- You can only have one Part D plan at a time.
- Review your medications each year—formulary and costs can change.



KEY TAKEAWAY

Parts C and D can add valuable benefits and help manage your health and prescription costs.





ORIGINAL MEDICARE

VS.

MEDICARE ADVANTAGE

Two different paths. One important decision.

FEATURE	ORIGINAL MEDICARE (PARTS A & B)	MEDICARE ADVANTAGE (PART C)
 Coverage	Hospital (Part A) and Medical (Part B) coverage. You add Part D and a Medigap plan if desired.	All-in-one plan includes Part A, Part B, and usually Part D. May also include extra benefits like dental, vision, and more.
 Doctors & Hospitals	See any doctor or specialist who accepts Medicare. No network restrictions.	Must use doctors and hospitals in the plan’s network (except in emergencies).
 Travel Considerations	Accepted nationwide. Great for frequent travelers and snowbirds.	Coverage is usually limited to your plan’s service area except for emergencies.
 Prescription Drugs	Add a separate Part D plan to get prescription coverage.	Most plans include Part D coverage.
 Out-of-Pocket Costs	You may pay deductibles, coinsurance, and copays. Costs can vary.	Many plans have \$0 monthly premiums, but may have copays, coinsurance, and deductibles.
 Extra Benefits	No extra benefits. You can add a Medigap plan for more coverage.	Many plans include extra benefits such as dental, vision, hearing, and wellness programs.
 Plan Flexibility	You build your coverage piece by piece. You choose your doctors.	One plan that bundles your coverage and benefits. Network rules apply.



KEY

TAKEAWAY

There is no “better” choice—only the right choice for you.
It depends on your health needs, budget, and lifestyle.
I’m here to help you find the plan that fits.



REMEMBER

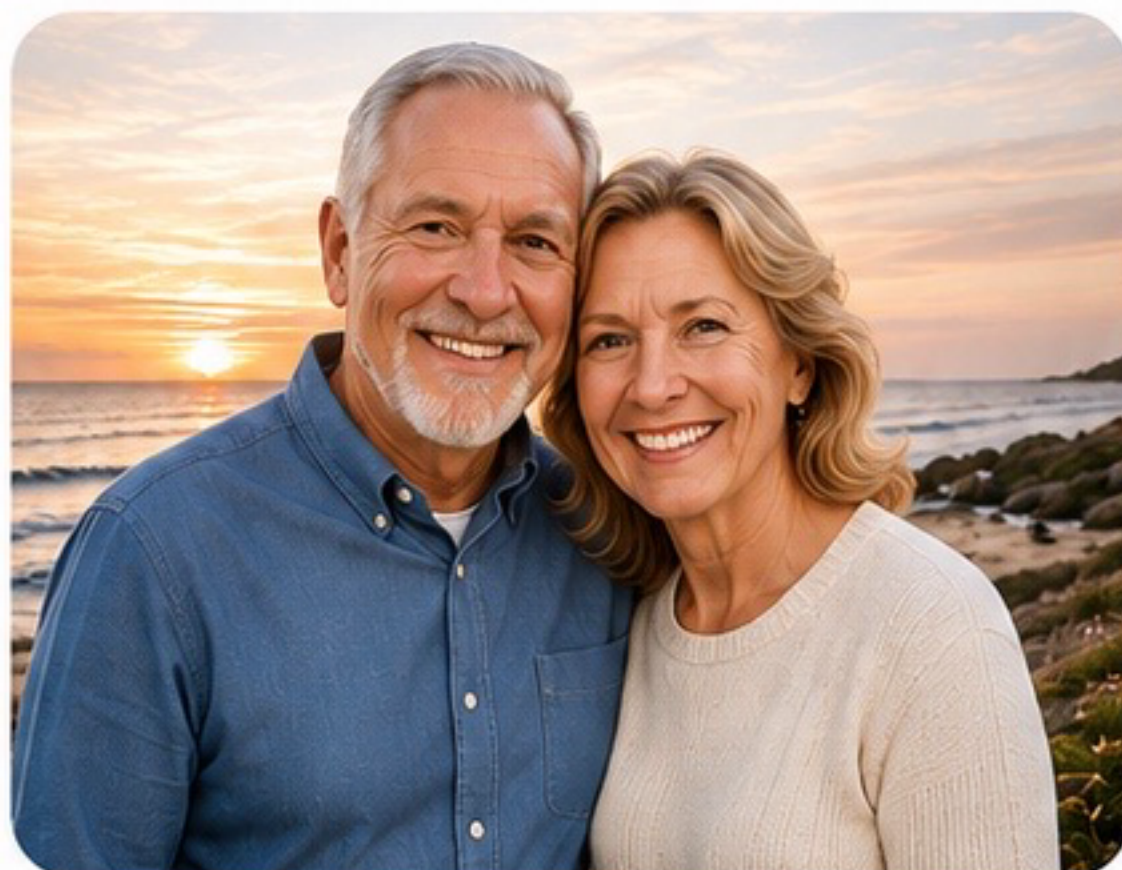
You can change your Medicare Advantage plan each year during the Annual Enrollment Period.
Medigap plans may not be as easy to change.

“ Let’s make sure you understand your options—so you can make the best decision with confidence. ”





MEDICARE SUPPLEMENT (MEDIGAP)



Medigap plans help cover the costs that Original Medicare (Parts A & B) doesn't.



WHAT IS MEDIGAP?

Medigap is additional insurance sold by private companies that works with Original Medicare to help pay some of the out-of-pocket costs like deductibles, copayments, and coinsurance.



WHO IT'S BEST FOR

Medigap may be a good fit if you:

- ✓ Want to see any doctor or specialist who accepts Medicare
- ✓ Travel often and want coverage wherever you go
- ✓ Prefer predictable out-of-pocket costs



THE PROS

- ✓ Helps pay many out-of-pocket costs
- ✓ See any doctor or hospital that accepts Medicare—no networks
- ✓ Coverage is guaranteed renewable
- ✓ Standardized plans (A, B, C, D, F, G, K, L, M, N) make it easy to compare
- ✓ You can add it to Original Medicare at any time

THE CONS

- ✗ Monthly premiums (may be higher than Medicare Advantage)
- ✗ Does not include prescription drug coverage (need Part D)
- ✗ Does not include extra benefits like dental, vision, or hearing
- ✗ Must pay the Part B premium



ABOUT MEDIGAP PLAN LETTERS

Plans are labeled with letters (A, B, C, D, F, G, K, L, M, N). Each letter offers a different level of coverage. Plan benefits are the same no matter which company sells the plan in your state.

Plan F is no longer available to people newly eligible for Medicare on or after January 1, 2020. Plan G is the most popular choice today.



KEY TAKEAWAY

Medigap can provide peace of mind and help protect your budget by filling the gaps in Original Medicare coverage.

I'll help you find the coverage that gives you the most peace of mind.





WHEN & HOW TO ENROLL IN MEDICARE

There are specific times when you can enroll in Medicare.
Missing your window could mean penalties.



THE 4 KEY ENROLLMENT PERIODS

INITIAL ENROLLMENT PERIOD (IEP) 7-month window around your 65th birthday Begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months after. <i>This is your first chance to enroll.</i>	ANNUAL ELECTION PERIOD (AEP) October 15 – December 7 Make changes to your Medicare Advantage, Part D, or Medigap coverage. Changes take effect January 1.	MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD (MA-OEP) January 1 – March 31 If you have a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or return to Original Medicare (and join a Part D plan).	GENERAL ENROLLMENT PERIOD (GEP) January 1 – March 31 If you missed your IEP and don't qualify for a Special Enrollment Period, you can enroll in Part A and/or Part B during this time. Coverage starts July 1.
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HOW TO ENROLL

ONLINE Visit ssa.gov/medicare to enroll.	BY PHONE Call 1-800-772-1213 (TTY 1-800-325-0778) to enroll.	IN PERSON Visit your local Social Security office.	WITH HELP Work with a licensed insurance professional (like me) to find the right coverage.
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IMPORTANT TO KNOW

- ✓ If you continue working past 65, you may have a Special Enrollment Period.
- ✓ Late enrollment in Part B could mean a monthly penalty.
- ✓ Review your coverage every year during the Annual Election Period.



KEY TAKEAWAY

Enroll on time, stay informed, and review your options every year to make sure your coverage still fits your needs.

The right plan today can save you money and stress tomorrow.





YOUR MEDICARE COVERAGE CHOICES

You have choices when it comes to how you get your Medicare coverage. Understanding your options can help you choose the right path for your health and budget.



2 MAIN WAYS TO GET YOUR MEDICARE COVERAGE



1. ORIGINAL MEDICARE (PARTS A & B)

You get your coverage directly from Medicare.

HOW IT WORKS:

You pay your Part B premium to Medicare and you can see any doctor or hospital that accepts Medicare anywhere in the U.S.

WHAT YOU MAY ADD:

- ✓ Part D (prescription drug coverage)
- ✓ Medigap (Medicare Supplement) policy to help pay out-of-pocket costs



BEST FOR YOU IF:

You want the freedom to see any provider who accepts Medicare and travel often.



2. MEDICARE ADVANTAGE (PART C)

You get your coverage through a private insurance company approved by Medicare.

HOW IT WORKS:

Your plan includes Part A, Part B, and usually Part D. You must use doctors and hospitals in the plan's network (except emergencies).

MAY INCLUDE EXTRA BENEFITS:

- ✓ Dental, vision, and hearing
- ✓ Fitness and wellness programs
- ✓ Transportation, meal delivery, and more
- ✓ Most plans include Part D



BEST FOR YOU IF:

You want an all-in-one plan with extra benefits and lower out-of-pocket costs.



AT-A-GLANCE COMPARISON

 Provider Choice

 Prescription Drugs

 Out-of-Pocket Costs

 Extra Benefits

 Monthly Premiums

ORIGINAL MEDICARE

Any doctor/hospital that accepts Medicare

Add Part D plan

May be higher
(Add Medigap to help)

Not included
(Add separately)

Part B premium +
other plans

MEDICARE ADVANTAGE

Must use providers in plan's network

Usually included

Usually lower
copays and limits

Often included

May be \$0 plan premium
(Pay Part B premium)



KEY TAKEAWAY

There's no one-size-fits-all answer. The best choice depends on your health, budget, and the providers you want to see.

I'll help you compare your options so you can choose with confidence.





UNDERSTANDING MEDICARE COSTS

Knowing the costs associated with Medicare can help you plan your budget and avoid surprises.
You have options to get the coverage you need.



COMMON COSTS YOU MAY ENCOUNTER

PREMIUMS

The monthly amount you pay for your Medicare coverage. Most people pay a standard Part B premium. Some plans may have additional monthly premiums.
Some people pay a higher Part B premium based on their income (IRMAA).

DEDUCTIBLES

The amount you must pay for covered health care services before Medicare begins to pay. Part A and Part B have deductibles.

COPAYMENTS

A fixed amount you pay for a covered health care service, usually when you receive the service.

COINSURANCE

Your share of the costs of a covered health care service, calculated as a percentage of the Medicare-approved amount.

EXAMPLE: PART B COSTS Costs can change from year to year. These numbers are examples only.	ITEM	2026 AMOUNT
	Monthly Part B Premium	\$202.90
	Annual Part B Deductible	\$283
	Part B Coinsurance	Usually 20% of the Medicare-approved amount
	Part A Deductible (per benefit period)	\$1,736
	Part A Coinsurance (days 61–90)	\$434 per day

WAYS TO MANAGE YOUR COSTS

- ✓ Compare plan options carefully
- ✓ Ask about extra benefits
- ✓ Use in-network providers (for Medicare Advantage plans)
- ✓ Review your coverage every year

REMEMBER

Your costs will depend on the coverage you choose, the services you use, and the providers you see. I'm here to help you understand your options and find a plan that fits your needs and budget.

IMPORTANT

If you go without creditable prescription drug coverage for too long, you may have to pay a late enrollment penalty if you enroll later.

Annual Election Period (AEP):

October 15 – December 7
Coverage changes generally take effect January 1.





UNDERSTANDING MEDICARE COSTS

Knowing the costs associated with Medicare can help you plan your budget and avoid surprises.

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Shield icon

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Wallet icon

COPAYMENTS

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%

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Calculator icon EXAMPLE: PART B COSTS Costs can change from year to year. These numbers are examples only.	ITEM	2026 AMOUNT
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Lightbulb icon

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Clipboard icon

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Exclamation mark icon

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Calendar icon

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MEDICARE CHECKLIST



Use this checklist to stay organized and confident as you make decisions about your Medicare coverage.

☐

KNOW YOUR MEDICARE OPTIONS

Understand the basics of Original Medicare, Medicare Advantage, Part D, and Medigap.

☐

CHECK YOUR ENROLLMENT PERIODS

Make note of your Initial Enrollment Period and Annual Election Period dates.

☐

REVIEW YOUR CURRENT COVERAGE

Evaluate your doctors, medications, and current plan to see if it still meets your needs.

☐

COMPARE YOUR CHOICES

Look at plan costs, benefits, provider networks, and prescription coverage.

☐

CHECK FOR EXTRA BENEFITS

Consider dental, vision, hearing, wellness, and other benefits that matter to you.

☐

UNDERSTAND THE COSTS

Review premiums, deductibles, copays, and any out-of-pocket expenses.

☐

ASK QUESTIONS

Talk with a trusted advisor and ask about anything you don't understand.

☐

MAKE YOUR DECISION

Choose the plan that fits your health needs and your budget.



Remember:

A little preparation today can lead to better coverage and peace of mind tomorrow.





ABOUT STEVE DANN

Steve Dann is a Licensed Independent Medicare Insurance Agent who is dedicated to helping individuals and families understand their Medicare options and make informed coverage decisions.



*Licensed Independent
Medicare Insurance Agent*

HIS MISSION IS SIMPLE:

Educate. | **Empower.** | **Simplify.**

Steve takes the time to listen, answer your questions, explain your Medicare options, and help you choose coverage that fits your healthcare needs and budget.



PERSONAL SERVICE

One-on-one guidance tailored to your unique situation.



TRUSTED ADVICE

Clear, unbiased information to help you make an informed Medicare decision.



ONGOING SUPPORT

I'm here for you before, during, and after you enroll.





LET'S CONNECT

Have questions about Medicare?

I'm here to help!



CALL OR TEXT
805-340-8075



EMAIL
Steve.Dann@tristaradvisors.com



ADDRESS
9452 Telephone Rd., #161
Ventura, CA 93004



SCHEDULE A CALL
Schedule a time to discuss your
Medicare questions and coverage options.



SERVING
Ventura County and
surrounding areas



Steve Dann

*Licensed Independent
Medicare Insurance Agent*

Your peace of mind is my priority.

Let's discuss your Medicare options and
find coverage that fits your needs.



16

THANK YOU



MEDICARE MADE SIMPLE

A Guide to Your Options

THANK YOU FOR READING!

Remember, the right coverage can make all the difference in your health and your life.



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SUPPORT
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MEDICARE SOLUTIONS

Simple Answers. Better Choices. Peace of Mind.

16

THANK YOU



FINAL THOUGHTS

My goal is to make this process simple, clear, and stress-free. I'll help you understand your choices so you can make confident decisions about your health and your future.

You don't have to do this alone—I'm here to help every step of the way.



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*Thank you for allowing me to be
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