



MEDICARE

BASICS



BENEFITS



ENROLLMENT



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You're All Set!!!



What Is Medicare?

In general, Medicare is a federal health insurance program for individuals 65 and older.

Individuals may qualify early for Medicare if they have a disability, End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant), or ALS (which is also called Lou Gehrig's disease).

Medicare has four parts:

- Part A - Hospital insurance
- Part B - Medicare insurance
- Part C - Medicare Advantage Plans
- Part D - Drug Coverage



The Key Parts Of Medicare

It is important to understand the different parts of Medicare and how each part provides coverage for specific services:



Medicare Part A (Hospital Insurance)

This will cover inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.



Medicare Part B (Medical Insurance)

This will cover certain doctors' services, outpatient care, medical supplies, and preventive services; such as those provided by UniMed Rx and its' affiliates.



Medicare Part D (Prescription Coverage)

This will cover the cost of prescription drugs (including many recommended shots or vaccines)

Medicare Part A & Part B Premiums

Most Individuals Do Not Pay A Monthly Premium For Part "A"

You usually do not pay a monthly premium for Part "A" if you, or your spouse, paid Medicare taxes while working for a certain amount of time (usually 10 years). This is often called "premium-free Part A".

If you do not qualify for premium- free Part "A", you can buy Part "A"

If you are not eligible for premium-free Part A, you may be able to buy Part A. You will pay up to \$505 a month in 2024. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$278.

Everyone pays a monthly premium for Part "B"

Most individuals will pay the standard Part "B" premium amount, which in 2024 is \$174.70. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you will pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge to your premium.



How Medicare Works

Original Medicare includes Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). You pay for services as you get them. When you get services, you'll pay a deductible at the start of each year, and you usually pay 20% of the cost of the Medicare approved service, called coinsurance. If you want drug coverage, you can add a separate drug plan (Medicare Part D)



Medicare Supplement Insurance

Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, like copayments, coinsurance, and deductibles. Some Medigap policies also cover services that Original Medicare does not cover, like emergency medical care when you travel outside the U.S... more details on pg. 7



Part A

Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

Part B

Covers certain doctors' services, outpatient care, medical supplies, and preventive care; such as that provided by UniMed Rx and its' affiliates.





Part C

Coverage offered by private companies who are approved by Medicare. This coverage is a Medicare Advantage Plan (like an HMO or PPO).

Part D

Covers prescription drugs you need. You must join a Medicare-approved plan that offers drug coverage (this includes Medicare drug plans and Medicare Advantage plans with drug coverage).



Medicare Advantage Plans

If you join a Medicare Advantage Plan, the plan will provide all of your Part A (Hospital) and Part B (Medical) coverage. Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs. Most Advantage Plans also include Medicare prescription drug coverage (Part D).

Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. However, each Plan can charge different out-of-pocket costs and have different rules for how you get services (like whether you need a referral to see a specialist or if you have to go to only doctors, facilities, or suppliers that belong to the plan for non-emergency or non-urgent care). These rules can change each year.



Sign Up For Medicare

If you are 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you are already covered through an employer group health plan. This application is for retirement benefits and Medicare, or Medicare only.



Sign Up For Medicare Part B Only

If you have previously declined or never signed up for Part B, you can sign up for Part B only with this application.



Contact/Support

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YOU'RE ALL SET!!!

We hope this informational packet has provided you with the knowledge you were looking for to make a decision, or to better understand your current coverage. Please note that UniMed Rx **is not** an insurance provider, nor are we affiliated with insurance providers, but provide this information is solely for the education of our patients, clients and visitors.