



This is where The SEBO Group may be able to help.

Whether you're deciding on your first Medicare plan or switching to a new one, Medicare can be confusing. This is where The SEBO Group can help. We will discover your needs, explain your options, and help you choose the Medicare plan that fits you best.



Call today for a
NO COST, NO OBLIGATION
review of your situation.

614.704.5055

By contacting this number, you will be connected with a licensed insurance agent. The SEBO Group is not connected with the Federal Medicare program. 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 Medicare.gov or 1-800-MEDICARE to get information on all your options.



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MEDICARE MADE EASY



614.704.5055

**Medicare Can
Be Confusing**

Let *The SEBO Group*
help you find the right plan.



YOUR OPTIONS

MEDICARE BASICS

Medicare Part A

PART A - HOSPITAL INSURANCE

Most people do not have to pay for Part A.

Helps Pay For: Care in Hospitals as an inpatient, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities, hospice care and some health care.

Cost: Most people get Part A automatically when they turn age 65. They don't have to pay a monthly payment called a premium for Part A because they, or their spouse, paid Medicare taxes while they were working.

Medicare Part B

PART B - MEDICAL INSURANCE

Most people pay monthly for Part B.

Helps Pay For: Doctors, services, outpatient hospital care and some other medical services that Part A does not cover, such as services of physical and occupational therapists and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Cost: Some people automatically get Medicare Part B (Medical Insurance), and some people need to sign up for Part B. If you do not sign up for Part B when you are first eligible, you may have to pay a late enrollment penalty.

Medicare Part C

PART C - MEDICARE ADVANTAGE PLANS

Medicare Advantage plans are offered by private insurance companies as an alternative to original Medicare (Parts A & B); plans are government subsidized and regulated.

People with Medicare can get their coverage through original Medicare (Parts A & B, traditional-for-service program) or from Medicare private plans (the Medicare Advantage program, also known as Medicare Part C). Depending on where a person lives, that person may be able to enroll in a Medicare Advantage Plan offering one or more of the following types of health care: HMO, PPO, PFFS.

Medicare Part D

PART D - PRESCRIPTION DRUG COVERAGE

Part D Plans are offered by private companies to provide coverage for prescription drug costs. Medicare Part D plans are government subsidized and regulated.

Medicare Part D is the federal government's prescription drug program that covers both brand name and generic prescription drugs at participating pharmacies in your area.

The coverage is available to all people eligible for Medicare, regardless of income and resources, health status, or current prescription expenses. Medicare prescription drug coverage provides protection for people who have very high drug costs.

Medicare Supplement

May be good for beneficiaries who:

- Like to travel
- Want freedom to choose own doctors & hospitals
- Do not want any co-pays (available on select plans)

Medicare Advantage

May be good for beneficiaries who:

- Are on a limited budget
- Don't mind having a network of doctors & hospitals
- Don't mind paying some co-pays
- Want some additional benefits beyond Medicare

*Call Today For
All Your Options!*



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