



5 things every Gaston and surrounding neighbor should know before they turn 65!

# The 5 Biggest Medicare *mistakes*



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# Why This Guide Matters More Than a Commercial



Medicare is not a "set it and forget it" decision. It is a living part of your financial life. As your health, your medications, and the federal rules change, your coverage needs to keep up.

The right agent isn't just someone who helps you pick a plan. They are the person who noticed that your specific pharmacy costs are about to shift. They are the person who knows that your favorite doctor just left a certain network. They are the advocate who makes sure the protection you are counting on is actually there when you need to use it.

Medicare is genuinely confusing. It was designed by the government, so of course it is.

As you work through these 5 Biggest Mistakes, you might find a section that makes you stop or feel uncertain. That isn't a bad sign. It is the start of a conversation worth having before a small paperwork error turns into a permanent financial penalty.

Real coverage isn't about having a plastic card in your wallet. It is about having a neighbor who is paying attention to the fine print alongside you.

That is exactly why I am here.

*Justen Pavone*



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## ABOUT ME

With 5 of experience in NC, I help my neighbors navigate the transition into Medicare with total confidence.

I specialize in cutting through the national commercials and the 2026 rule changes. My role is to help you understand your coverage, review it as your health and budget change, and make decisions without pressure or confusion.

Medicare should support your retirement, not complicate it. My goal is to be a steady, year-round resource you can trust. I am proud to be an advocate for my community and I look forward to helping you find a clear path forward.

## CREDENTIALS

- NPN #20247659
- VA License #1339057
- NC/SC License #20247659

## What you can expect working with me

### *I'm Curious*

I ask questions that go beyond policies and premiums, because understanding your goals helps me find the right protection for your life.

### *I'm Committed*

I bring my best to every client interaction and every policy review, ensuring you always know where you stand and what's next.

### *I'm Proactive*

From annual check-ins to midyear updates, I stay ahead of life changes so your coverage always keeps up.

### *I'm Personal*

I believe in building real relationships with my clients — treating every policy like it's protecting my own family. Because peace of mind starts with trust.

# What Clients Are Saying



Justen has been great to work with. Prior to working with him, I was with a large brokerage and the difference is night and day. Not only did he take time to find Competitive bids for our benefits... but made sure every single question was answered and assisted every step of the way. I sincerely believe he cares about me first.

**BILL**

I want to say that Justen Pavone is a Amazing Agent and I enjoyed his personality and he is a great person. I will tell my whole family and friends about him and he is a hard worker.

**LEANDRA**



Before I reached the age for Medicare I was worried about how to transition from Tricare to Medicare without losing benefits. I found out about Justen Pavone thru FB and contacted him. He stayed in touch and when it was time he had done the research needed to fit my case. The experience I encountered working with Justen was incredible. He provided me the information I needed to make the right decisions for my Medicare needs. Justen simplified the process, which was excellent. He was very professional, respectful of my questions and courteous. He was a delight to work with, and I would highly recommend him to anyone. Justen provided remarkable service and quality.

**IRENE**

# Your 2026 Medicare Roadmap Starts *Here*



## 5 Mistakes Every Gaston County Neighbor Should Avoid

Most people spend their 65th birthday celebrating. But almost nobody thinks to review the fine print of their Medicare enrollment until something goes wrong.

This guide changes that. Each section below focuses on a common mistake that costs people real money in retirement. It is designed to help you spot gaps, ask better questions, and stop assuming your coverage is fine just because nobody has told you otherwise.

How to use this guide: Read through the five mistakes. If you find yourself unsure if you're at risk, circle that section. Those are the conversations worth having before a deadline passes. I am here to help.

# Mistake #1: The "Automatic" Assumption

**The Mistake:** Thinking your Medicare card just "shows up" in the mail on your 65th birthday.

**The Reality:** If you aren't already drawing Social Security, the government has no idea you are ready to enroll. There is no automatic reminder and no heads-up. You have to manually take action to get your coverage started.

**The 2026 Rule:** You have a 7-month Initial Enrollment Period (IEP) that starts 3 months before you turn 65. If you miss this specific window, you could be locked out of medical coverage for months.

**The Question:** Do you know your specific 7-month window? If you aren't sure when your clock starts ticking, circle this section. We can map out your personal timeline together.

If you are unsure about any of these, schedule a quick coverage review to talk it through.



SCHEDULE A TIME TO CHAT!

# Mistake #2: The "Forever" Penalty

**The Mistake:** Thinking a missed deadline is just a one-time fine or a small administrative fee.

**The Reality:** If you miss signing up for Medicare Part B when you are first eligible, the government adds a 10% penalty to your premium for every 12-month period you waited.

**The 2026 Rule:** This is not a temporary charge. It is a permanent increase that stays on your Medicare bill for the rest of your life. With the 2026 Part B premium sitting at \$202.90 a month, that extra 10% adds up to hundreds of dollars in unnecessary costs over your retirement.

**The Question:** Are you certain you have "creditable" coverage that allows you to delay Part B without a penalty?

**If you aren't 100% sure if your current insurance counts in Medicare's eyes, circle this section. Let's check the math before the penalty clock starts.**

If you are unsure about any of these, schedule a quick coverage review to talk it through.



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# Mistake #3: The COBRA Trap

**The Mistake:** Staying on COBRA to keep your coverage while you figure Medicare out.

**The Reality:** COBRA is not considered "active employer coverage" in the eyes of Medicare. While it feels like a safety net, it actually leaves you exposed to permanent financial penalties.

**The 2026 Rule:** If you stay on COBRA after age 65 instead of enrolling in Medicare Part B, you are likely accruing a late enrollment penalty every single month without knowing it. By the time your COBRA ends and you try to sign up for Medicare, you could be stuck with a higher premium for the rest of your life.

**The Question:** Are you currently on COBRA or planning to use it to bridge the gap until you retirement?

**This is one of the most expensive mistakes people make because it feels so reasonable. If this is your plan, circle this section. We need to talk before your window closes.**

If you are unsure about any of these, schedule a quick coverage review to talk it through.



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# Mistake #4: The Part D "Healthy Person" Gamble

**The Mistake:** Skipping prescription drug coverage because you don't take any regular medications.

**The Reality:** If you don't sign up for Part D (or a plan that includes it) when you are first eligible, you start accruing a late enrollment penalty every single month you go without it. This penalty stays on your premium for life once you finally do enroll.

**The 2026 Rule:** 2026 is a massive year for pharmacy benefits. For the first time ever, there is a \$2,100 out-of-pocket cap on covered drugs. Once you reach that limit, your covered medications cost \$0 for the rest of the year. Skipping coverage means you lose that safety net if a sudden diagnosis requires expensive treatment.

**The Question:** Is your plan designed to protect you from what you might need tomorrow, or just what you need today?

**If you are considering skipping Part D because you feel fine right now, circle this section. We should look at the long-term math together.**

If you are unsure about any of these, schedule a quick coverage review to talk it through.



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# Mistake #5: The "Commercial" Blindspot

**The Mistake:** Picking a plan based on a 30-second TV ad promising "Free Groceries" or money back in your Social Security check.

**The Reality:** National commercials sell perks; local agents sell protection. Those "extra" benefits often come with a trade-off, like a very small network of doctors or high copays for specialists. A plan that gives you \$50 in groceries but doesn't include your trusted cardiologist isn't a "deal"—it is a liability.

**The 2026 Rule:** With the massive changes to Medicare this year, networks and formularies are shifting. Your neighbor's "perfect plan" might be completely wrong for you depending on your specific medications and health history. Medicare is not a one-size-fits-all decision.

**The Question:** Does your plan actually cover your doctors and your specific pharmacy needs for 2026?

**If you feel like you are choosing a plan based on a catchy ad rather than your actual medical needs, circle this section. Let's look at the networks together.**

If you are unsure about any of these, schedule a quick coverage review to talk it through.



SCHEDULE A TIME TO CHAT!



## **You Just Did Something Most People Never Do**

You slowed down long enough to actually look at your Medicare plan. Not because you received a scary letter or a high medical bill, but because you care enough about your retirement to make sure your protection is real and not just assumed.

If everything felt solid after reading these mistakes, that is genuinely reassuring. If a few of these sections gave you pause or you circled a few questions, that is not a problem. That is just life moving faster than the paperwork. 2026 brought some of the biggest changes to Medicare in decades, and it is completely normal to feel a bit of "information overload."

The good news is that most Medicare gaps are fixable if you catch them before the deadlines pass. The only mistakes that truly hurt are the ones nobody ever caught.

If anything in this guide raised a question you did not have an answer to, that is exactly where our conversation starts. Reach out whenever you are ready. There is no pressure and no 1-800 number hold music.

Just a neighbor who is paying attention to the fine print with you.

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