

Medicare Basics

Information and resources to help you learn more about Medicare.



When it comes to Medicare, one size definitely does not fit all. What works for your neighbor may not be the best fit for you. As a licensed sales representative, I'm here to help you understand your needs, explain your choices and make Medicare as simple as possible to understand.

Getting started.

There's a lot to learn once you start exploring Medicare and the many options available. Here are some tips to help you get started with Medicare coverage.

- Call Social Security to confirm your eligibility. If you're already collecting Social Security, you'll automatically be enrolled in Medicare Parts A and B when you turn 65.
- If you're employed, ask your employer about company-sponsored health benefits.
- Visit **MedicareMadeClear.com** to learn the basics of Medicare as well as other helpful information.
- To learn whether you're eligible for financial help with the costs of Medicare, call your state's Medical Assistance or Medicaid office.

Medicare choices.

After you enroll in Original Medicare (Parts A and B), there are two ways to get additional coverage since Original Medicare does not cover all medical expenses and does not cover prescription drugs.

OPTION 1

OR

OPTION 2

Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement Insurance

Offered by private companies



Helps pay some of the out-of-pocket costs that come with Original Medicare

Medicare Part D Plan

Offered by private companies



Helps pay for prescription drugs

Medicare Advantage Plan

Offered by private companies



Combines Part A (hospital insurance) and Part B (medical insurance) in one plan



Usually includes prescription drug coverage



May offer additional benefits not provided by Original Medicare



Your Medicare Planning Checklist.

6–8 months before: Research

- Learn about Medicare** basics, including plan types and eligibility, at **MedicareMadeClear.com**.
- Start receiving our helpful emails**, which will provide important dates, resources and steps to enroll when you're ready. Sign up at **MedicareMadeClear.com**.

4–5 months before: Prepare

- If you're collecting Social Security benefits**, you should be automatically enrolled in Medicare Parts A and B.
- If you're not collecting Social Security benefits**, contact your local Social Security office to enroll in Medicare Part A and B.
- If you're switching from an employee-sponsored health care plan**, contact the benefits administrator to learn what you may need to do.

2–3 months before: Enroll

- Watch for your Medicare card** to arrive in the mail. You'll need it to enroll in a Medicare Advantage plan.
- Call me for answers to your questions** or to set up a one-to-one meeting to help you enroll. Call **954-661-9596** to get started.
- Attend an informative meeting** in your neighborhood.
- Compare the benefits** and costs of the plans available in your area.

On or after your birthday: Don't delay

Enrolling before your birthday month ensures you have a Medicare plan on the first day of the month you turn 65. Your Initial Enrollment Period (IEP) starts 3 months before the month you turn 65 and ends 3 months after. Be sure to enroll during your initial enrollment period to avoid the late enrollment penalty. As soon as you're ready to enroll, I'm here to help.

Have questions about Medicare? I'm here to help.



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Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.