



Confused About Your Options?

We are here to help.

Let's demystify Medicare.

Medicare is made of these primary parts:



Supplemental policies pay for medical bills that the other parts do not cover. Generally, you are automatically enrolled in Part A if you are collecting Social Security. A month before your 65th birthday, you will receive a copy of the Medicare handbook, "Medicare & You", in the mail.



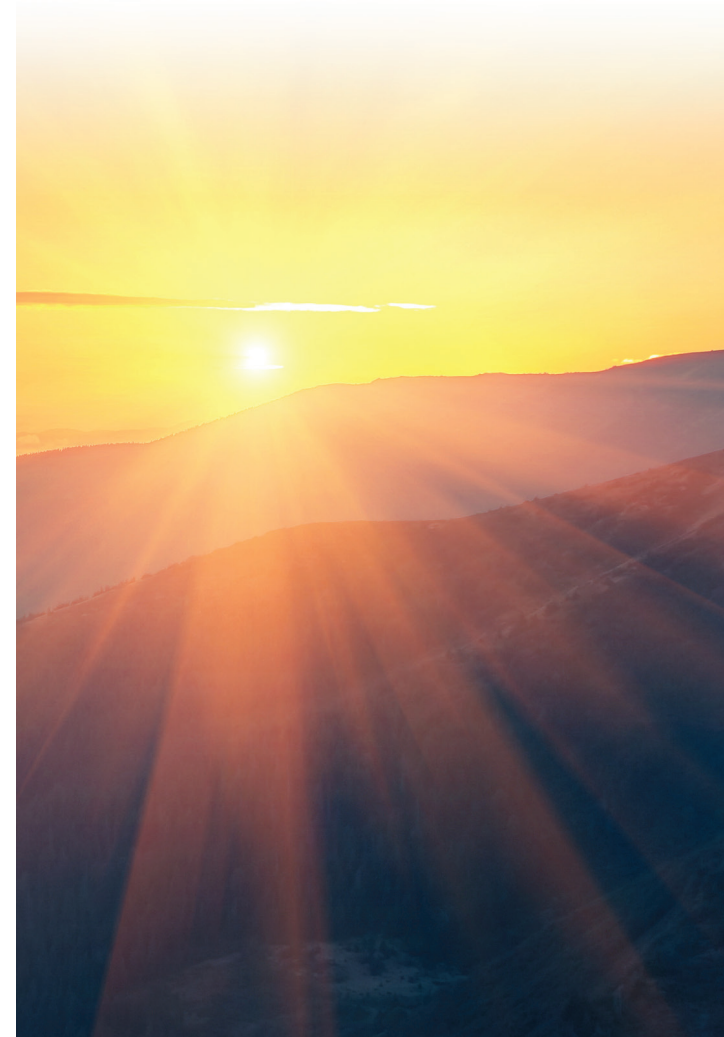
Do you have questions about Medicare?

Call today to speak with a friendly licensed agent at no cost.

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Shedding Light on the confusion over Medicare

Part A

- Inpatient hospital stays.
- Hospital inpatient rehabilitation facilities.
- Home health care.
- Inpatient mental health/psychiatric care.
- Hospice care.

**If you or your spouse paid Medicare taxes while employed, you are eligible for premium-free Part A benefits.*

Part B

- Can cover medically necessary services such as doctor visits and outpatient care.
- Requires a monthly premium that varies depending on your income.

**Enrolling in Part B can be deferred if you or your spouse are still working. But there is a lifetime late-enrollment penalty (10% per year) for not enrolling in Part B when you first become eligible for Medicare unless you are actively working.*

Medigap

Medigap, also known as supplemental insurance for Medicare benefits, refers to health insurance policies standardized by the Centers for Medicare and Medicaid Services (CMS) and individual states but sold by private insurance companies to fill in the “gaps” in traditional Medicare coverage.

Original Medicare

This fee-for-service plan covers many healthcare services. You can go to any doctor or supplier that is enrolled and accepts Medicare and is accepting new Medicare patients or to any hospital or other facility.

Part C

- Offered by private companies.
- Part C combines Parts A, B, and sometimes D (prescription drug coverage). Also known as Medicare Advantage Plans (MA), these plans may offer extra coverage.

Part D

- Offers prescription drug coverage.
- To get Part D, you must join a plan run by an insurance company or another private company approved by Medicare. Part D plans cover most prescription drugs but not all. Certain drugs doctors must administer in their office are covered under Medicare benefits Part B instead. Anyone entitled to Medicare Part A and/or enrolled in Part B is also eligible for Part D.

Medicare Advantage Plans

These plans are approved by Medicare and run by private companies. When you join one of these plans, you are still in Medicare. Some plans require referrals to see a specialist. They provide all your Part A and Part B coverage and generally offer extra benefits, and many include prescription drug coverage.

Prescription Drug Plans

These plans add prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service Plans, and Medicare Medical Savings Account Plans.

Drug Plan Costs

Your costs will vary depending on the drugs you use, the plan you choose, and other factors.

You will get a member ID card after you enroll. You use this card when you go to the pharmacy to get your prescriptions filled. You will pay the co-payment, co-insurance, and/or deductible if any.

Other Medicare Health Plans

Additional types of Medicare health plans include prescription drug coverage and are also part of the Medicare program. With these plans, you generally get all your Medicare health care.

Examples include:

Medicare Cost Plans Demonstrations/Pilot Programs
PACE (Programs of All-inclusive Care for the Elderly)

Additional Benefits

- Veteran Benefits
- Federal Employee Retirement Benefits
- Military Retiree Benefits (TRICARE)

Call for information on Veteran's benefits and services in your area.

It may be advantageous to keep your current coverage without any changes. However, if you have limited income and resources, you may qualify for extra help from Medicare.

If you lose your Veterans Affairs, Federal Employees Health Benefits Program, or TRICARE coverage, and join a Medicare drug plan, in most cases, you won't have to pay a penalty if you join within 63 days of losing your coverage.