

ZACHARY ESPERICUETA

LIFE INSURANCE · RETIREMENT PLANS · MEDICARE



PART - HOSPITAL >> NO PREMIUM*

A

- Deductible: \$1,676 (days 1-60) PER BENEFIT PERIOD
- \$419, \$838, Full Cost/Day (days 61-90, 91-150, 150+)



PART - MEDICAL >> \$185/MONTH*

B

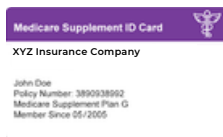
- Deductible: \$257 (annual)
- 10% Late Enrollment Penalty
- Medicare Pays 80%
- You Pay 20% (No Limit)



- Drug Coverage NOT Included
- 1% Late Enrollment Penalty Per Month Without Coverage

YOUR MEDICARE OPTIONS

SUPPLEMENT



- Higher monthly premium
- Helps pay major costs of basic Medicare
 - Part A Deductible / Part B Coinsurance
- Nationwide coverage (no networks)
- Guaranteed renewable
- No drug coverage (Part D is separate)
- No “extra benefits” (dental, vision, etc.)

COMMON ADD-ONS

- Cancer insurance
- Heart attack / stroke insurance
- Dental / vision insurance



ADVANTAGE



- Lower or no monthly premium
- Typically no medical deductible
- Copays / coinsurances for services
- HMO or PPO networks (referrals)
- Built-in drug coverage available
- Extra benefits available
 - Dental / vision / hearing / OTC / gym

COMMON ADD-ONS

- Copay reimbursement plans
- Cancer insurance
- Heart attack / stroke insurance

