



GUIDEPOST
INSURANCE

MEDICARE MADE EASY

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WHAT



Part A
Hospital Insurance

2025 COST

Premium: \$0
Deductible: **\$1,676**

COVERAGE

60-day benefit period
\$419/day days 61-90



Part B
Medical Insurance

Premium: **\$185***
Deductible: **\$257**

Coinsurance: 80% / **20%****
**** No max out of pocket**

**If you earn above \$106,000 single / \$212,000 couple, your Part B and D premiums will be higher.*

THE FINANCIAL PROBLEM

(solutions on reverse side)

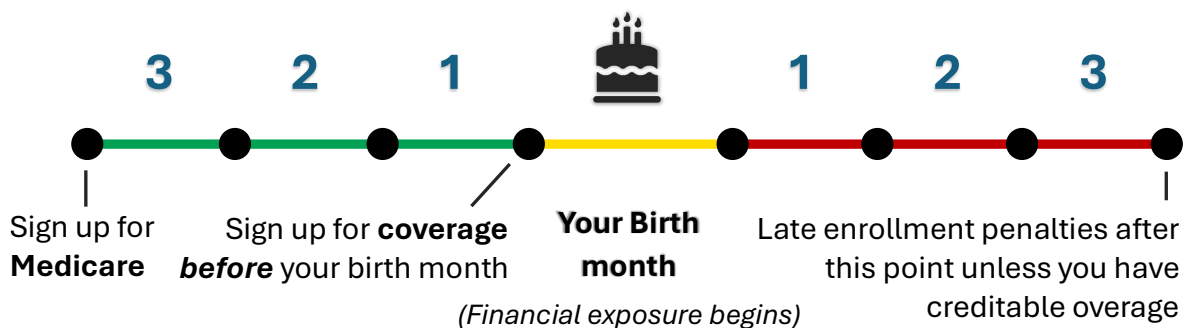
- Lifetime penalties for Part B and D
- Part D is required
- Parts A, B, C, D / Plans A, C, F, G, N
- HMO, PPO, PFFS, PDP

You need coverage and a local agent to help you navigate the alphabet soup

- 🚩 Unbiased guidance, all coverage types
- 👤 No-cost, year-round, local support

WHY

WHEN



HOW

1 We can help!
574-544-2228
www.guidepost.pro

2 Enroll yourself with Social Security
800-772-1213
www.ssa.gov/medicare/sign-up
secure.ssa.gov/ICON/main.jsp (office locator)

Are you drawing social security at least 4 months before you turn 65?

You will automatically be enrolled in Medicare Parts A & B.

Have you delayed your Part B enrollment because you are still working?

You can enroll in Part B anytime you drop coverage. Medicare is often better & cheaper.

Solving the Financial Problem

(Part A Deductible + Part B 20%)

OPTION 1 – Pay Up Front



OPTION 2 – Pay as You Go

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Original
Medicare

+



Medigap /
Supplement

+



Part D

(Private insurance)

YOUR COSTS

Medigap Premium: \$ _____
(increases every year)

Part B Deductible: **\$257**

Part B Premium: **\$185**

Part D Premium: \$ _____

Part D Deductible: **\$590.00**

Part D Copays: **T¹ – T⁵**

YOUR BENEFITS

Part A Deductible: **\$1,676**

Part B Coinsurance: **20%**

-

Medicare

Part D Coverage

-

Affordable prescriptions

✓ PROs

- Network is Medicare (98%)
- No referrals needed
- Very few prior auths
- Budget friendly
- No bills for care*
- Guaranteed issue at 65

✗ CONs

- Costs constantly rise
- More restrictive Part D
- No routine vision, dental, or hearing (extra cost)
- Must pass underwriting to change medigap plan

*Plan N has copays for doctor's office & ER visits



Part C
Advantage

=



Part A
Part B

+



Part D

(Private insurance administers A & B benefits*)

YOUR COSTS

Premiums: \$0 to \$ _____

Copays: varies

Part B Deductible: n/a

Part B Premium: **\$185**

Part D Premium: n/a

Part D Deductible: varies

Part D Copays: **T¹ – T⁵**

YOUR BENEFITS

MOOP** Protection

Only pay for what you need
\$0 deductible on most plans
Must have Medicare
Part D is included at no cost
\$0 Deductible most plans
Costs usually lower on MA

✓ PROs

- National networks
- Better Part D coverage
- Many \$0 services
- Dental/vision/hearing
- Fitness benefit
- Over the counter credit
- And more

✗ CONs

- HMO = in network only (except ER, urgent care & dental)
- PPO = out of network is usually more expensive
- Prior authorizations
- Potential provider limitations

* Part A deductible and Part B 20% do not apply under Medicare Advantage

**MOOP = Max Out of Pocket