

Medicare Coverage Choices

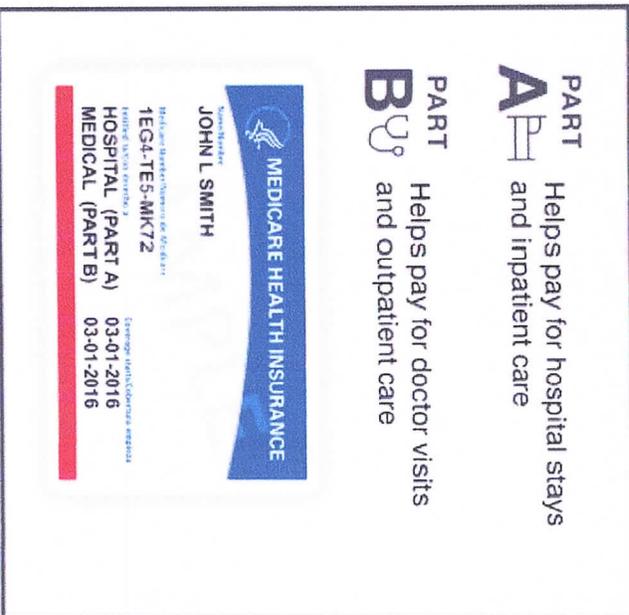
STEP
1

Enroll in Original Medicare.

Original Medicare
Provided by the federal government

PART A  Helps pay for hospital stays and inpatient care

PART B  Helps pay for doctor visits and outpatient care



STEP
2

Decide if you need additional coverage. There are two ways to get it.

OPTION 1 _____ **OR** _____
Add one or both of the following to Original Medicare.

OPTION 2 _____
Choose a Medicare Advantage plan.

Medicare Supplement Insurance Plan
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

PART D  Helps pay for prescription drugs

Medicare Advantage Plan
Offered by private companies

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

PART D  Usually includes prescription drug coverage

 May offer additional benefits not provided by Original Medicare



Medicare supplement insurance plans



Medicare Advantage plans



Doctors and hospitals

You can select your doctors and hospitals as long as they accept Medicare patients.

You may be required to use doctors and hospitals in the plan network.



Referrals

You can see specialists without referrals.

You may need referrals and may be required to use network specialists.



Network

No network restrictions. Coverage goes with you across the United States.

You may have network restrictions. Emergency care is covered for travel within the United States and sometimes abroad.



Enrolling

You can apply to buy a Medicare supplement insurance plan any time after you turn 65 and join Medicare Part B.

Generally, there are specific periods during the year when you can enroll or switch to another Medicare Advantage plan.



Costs

You pay a monthly plan premium in addition to your Part B premium. When you use services, your out-of-pocket costs are limited.

Generally, you pay a low or \$0 monthly plan premium in addition to your Part B premium. When you use services, you pay co-pays, co-insurance and deductibles.



Prescription drug coverage

Prescription drug coverage is not included. Consider also purchasing a Medicare Part D plan.

Prescription drug coverage is included with most plans.

Initial Enrollment Period

The month you turn 65 years old



65

3 months before

3 months after

- It begins and ends 1 month earlier if your birthday is on the first of the month.
- Enrolled in Part A and Part B automatically if receiving Social Security or Railroad Retirement Board (RRB) benefits at age 65, or after receiving Social Security disability benefits for 24 months
 - Enroll yourself if not receiving benefits (go to SSA.gov or local office)
 - Enroll early to avoid gaps in coverage and late enrollment penalties
 - May refuse or delay enrollment in Part B
 - May enroll in a Medicare Advantage or a prescription drug plan

General Enrollment Period

Every year

| | | | | | | | | | | | |
|------|------|------|------|-----|------|------|------|-------|------|------|------|
| Jan. | Feb. | Mar. | Apr. | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
|------|------|------|------|-----|------|------|------|-------|------|------|------|



Parts A and B

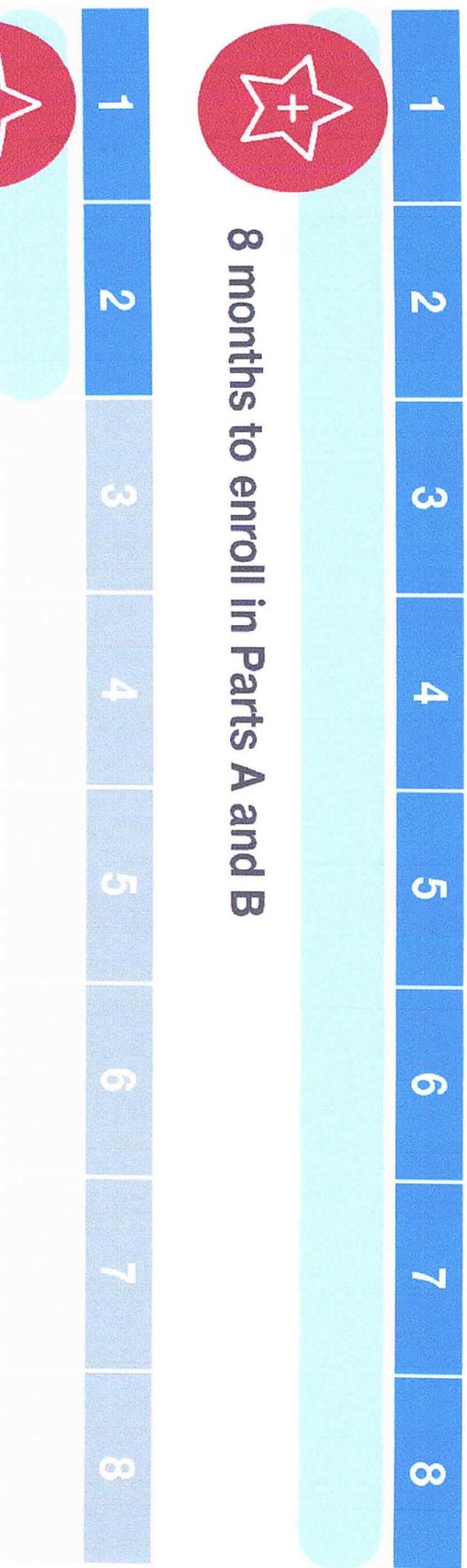
Parts C and D

For those who miss their Initial Enrollment Period

- May enroll in Part A, Part B or both
- May choose to enroll in a Medicare Advantage plan (Part C) or a prescription drug plan (Part D)
- Late enrollment premium penalties may apply
- Plan starts the 1st of the month following receipt of enrollment

Special Enrollment Period: Working Past 65

Month after the last month of employment or employee health coverage



8 months to enroll in Parts A and B

2 months to enroll in Parts C and D

For those who delayed enrollment

- May enroll in Part A, Part B or both

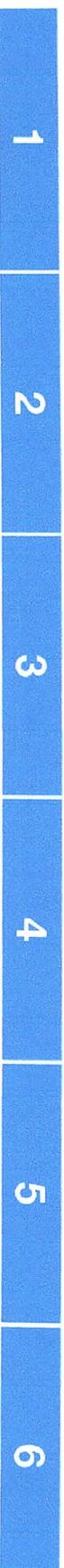
May choose a Part C or Part D plan

- Enroll in Part D early to avoid penalty

- Part B enrollment triggers Medicare Supplement Open Enrollment

Medicare Supplement Open Enrollment

65 or older and enrolled in Part B



6 months after the month you're 65 or older and enrolled in Part B

No medical underwriting if you enroll during this time

- May enroll in a plan at other times but may be subject to medical underwriting, and charged more or denied coverage.

Special Enrollment Period: Qualifying Events

Month after you move or the month after you notify your plan



2 months to enroll in Parts C and D

- **Move** out of plan service area
- **Move** within plan service area and have new plan options
- **Retire** or lose your employer coverage
- **Qualify** for a Special Needs Plan due to disabilities or chronic health conditions
- **Qualify** for **Extra Help**
- Move into or out of an institution, such as a nursing home
- **Receive** assistance from the state
- Move back to U.S. after living outside the country
- Recently released from prison

Medicare Annual Enrollment

Every year



October 15 – December 7

- Switch from Original Medicare (Parts A & B) to a Medicare Advantage plan (Part C), or vice versa
- Switch from one Medicare Advantage plan to another
- Join, switch or drop a Medicare prescription drug plan (Part D)
- *** Note: does not apply to Medicare Supplements

Medicare Advantage Open Enrollment

Every year



January 1 – March 31

Available to Medicare Advantage plan members only

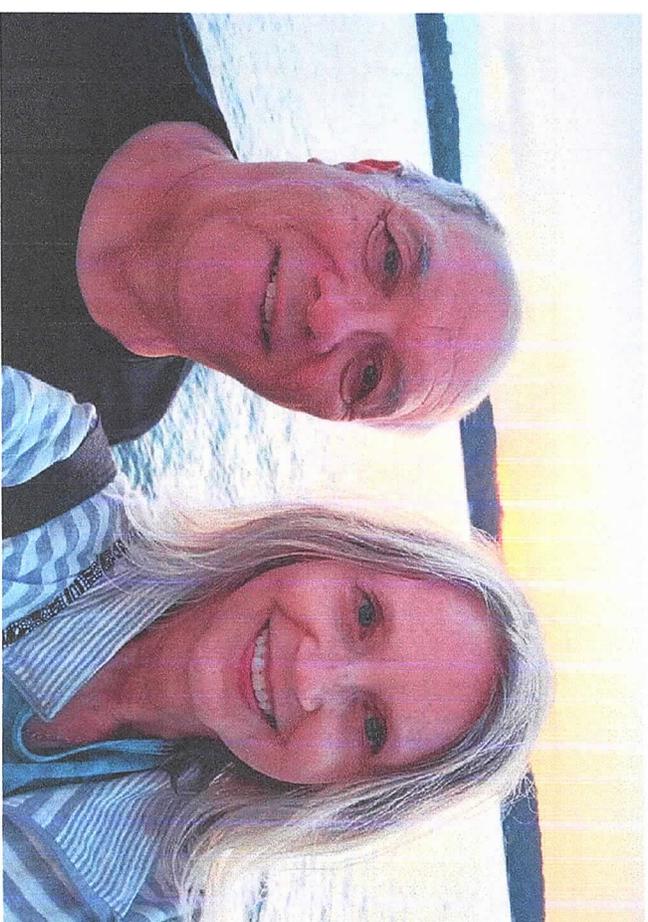
- Switch to a different Medicare Advantage plan or return to Original Medicare
- Enroll in Part D plan if returning to Original Medicare
- Just one coverage change allowed

MEET TOM PERRUCCI

Tom is a 35+ year resident of the NW Suburbs, a business owner, husband, father, grandfather. Tom brings a wealth of experience to the health insurance field and enjoys helping his clients get the most from their Medicare. Trust in one's agent is extremely important, and Tom treats his clients as though they were his parents, always doing what is in their best interest and providing them with the best Medicare options for their needs, budget and eligibility.

Tom and his wife Jackie are seniors and have had personal experiences with a variety of different plans, so Tom can also provide a consumer perspective; something which is usually hard to find among agents.

When not selling insurance and helping seniors, Tom can be found providing wedding officiant services as The Chicago Wedding Guy an ordained minister who enjoys marrying couples on the weekends!



Final Comments

I Work For You - Not The Insurance Company

- My services to you are 100% free. You don't pay me any charge or fee. I recommend coverage that suits your health needs, that is the most cost effective for your budget.
- I am certified with all the main carriers. Plan providers pay me, which means that I take an unbiased approach to recommending the plan that best meets your health needs and budget.

I Can Save You Money - You Get The Most Benefits

- Plans and pricing change every year, which is why it is important to review your coverage and make sure you have the best plan – at the best possible price – to meet your needs and fit your budget.

I Am Your Medicare Specialist - Always Learning On Your Behalf

- As a Licensed Independent Insurance Broker, I am knowledgeable about all current Medicare plans, and receive ongoing required training as services and pricing changes.
- As a Medicare beneficiary since 2015, I know how confusing it can be – and how complicated it is – sorting through dozens of choices every year.

I Am Your Neighbor – Here To Help

- As a resident of the NW Suburbs for 34+ years, I am close by. If you have any questions, or concerns, please don't hesitate to contact me. I am here to help.
- I am available to meet with you or schedule a phone or virtual meeting.