MAKE THE MOST OF YOUR MEDICARE WITH WWW.YOURMEDICAREPARTNERS.COM

CALL TODAY FOR ANSWERS TO YOUR QUESTIONS.

SCAN QR CODE TO BE CONTACTED BY AN AGENT

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GET STARTED WITH MEDICARE GUIDE

SCAN QR CODE TO SEE WHEN YOU CAN SIGN UP FOR MEDICARE

MEDICARE HAS FOUR PARTS

PART A
HOSPITAL INSURANCE

PART B
MEDICAL INSURANCE

PART C
MEDICARE ADVANTAGE

PART D
DRUG COVERAGE

WHEN SHOULD I CONTACT SOCIAL SECURITY TO SIGN UP FOR PART A & PART B?

INITIAL ENROLLMENT PERIOD

You can sign up when you're first eligible for Part A and/or Part B (for which you pay monthly premiums) during your Initial Enrollment Period. For example, if you're eligible when you turn 65, you can sign up during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

3 MONTHS BEFORE	2 MONTHS BEFORE	1 MONTH BEFORE	**YOUR 65TH BIRTHDAY MONTH**	1 MONTH AFTER	2 MONTHS AFTER	3 MONTHS AFTER

Sign up early to avoid a delay in coverage. To get Part A and/or Part B the month you turn 65, you must sign up during the first 3 months before the month you turn 65.

If you wait until the last 4 months of your Initial Enrollment Period to sign up for Port A and/or Part B, your coverage will be delayed.

Visit www.socialsecurity.gov or call Social Security at 1.800.772.1213 for more detailed information about signing up for Medicare Part A or Part B. TTY users should call 1.800.325.0778. People who receive benefits from the Railroad Retirement Board (RRB) should call their local RRB office or 1.877.772.5772.

YOUR MEDICARE OPTIONS

MEDICARE PAYS 80% OF PARTS A & B.

YOU CHOOSE ONE OF THE 3 OPTIONS BELOW:

MEDICARE ONLY

- No additional coverage.
- Responsible for 20% not covered.

MEDICARE SUPPLEMENT (PART D PLAN PURCHASED SEPARATELY)

- Purchased separately to cover the 20% not covered by Medicare only.*
- No co-pays once deductibles met.
- See any Doctor that accepts Medicare.
- Good for Frequent and foreign travelers.

MEDICARE ADVANTAGE (MOST INCLUDE PART D PLANS)

- You are still in the Medicare Program, but you receive your Medicare benefits from the private carrier covering all of Parts A & B.*
- $0 premium or low premiums.
- PCP and Specialist Co-pays.
- Most are HMO's but PPO's available.
- Additional benefits related to fitness, over-the-counter medications, adult day services, etc.

* (AETNA, ANTHEM, ESSENCE, HUMANA, UNITED HEALTHCARE AND MANY OTHERS)

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