

# Making sense of Medicare

**Let us help you understand  
your Medicare options**

## INSIDE:

- What you need to know about Medicare
- How Medicare works
- Your Medicare coverage options
- Prescription drug coverage facts
- How and when to enroll

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# What you need to know about Medicare

## Learn about your options

You will soon be eligible for Medicare. It may seem like a long way off, but now is the time to get the facts. We're here to help you understand your options before you enroll — so you can make an informed decision.

### Did you know ...

- **You only have three months** before and after your 65th birthday to enroll in Medicare Part A and Part B without paying a penalty
- **Enrollment is not automatic** — you must sign up to avoid a lapse in coverage
- **Medicare was never meant to cover all your medical expenses**
- **Your insurance company can help** you manage your Medicare benefits

### Understand Medicare basics

Original Medicare has two essential parts:

- **Part A is hospital insurance** that covers hospital stays, skilled nursing care and more
- **Part B is medical insurance** that covers doctor visits, outpatient care and more

Plus, you can get additional coverage that goes beyond Medicare Parts A and B from a private insurance company.

# Your Medicare checklist

## 6 MONTHS BEFORE YOU TURN 65

- Learn about your Medicare coverage options
- If you're employed, ask your employer about company-sponsored health benefits

## 3 MONTHS BEFORE YOU TURN 65

- Enroll in Medicare before you turn 65 to avoid a lapse in coverage
- Explore the additional coverage options available to you
- Consider your insurance company's reputation and experience
- Arrange for additional coverage to help fill the gaps in Medicare

## YOUR 65th BIRTHDAY MONTH

- It's not too late ... sign up for additional coverage, even if you're already enrolled in Medicare

## 3 MONTHS AFTER YOU TURN 65

- You should be enrolled in Medicare by now
- Be sure to have additional coverage in place



# Medicare doesn't cover everything

Original Medicare (Parts A and B) was designed to provide basic medical coverage. But if you rely on Medicare alone, you could come up short.

## Part A

### WHAT YOU'LL PAY

First 60 days in the hospital . . . . .	<b>\$1,736<sup>1</sup></b> deductible each benefit period
Days 61-90 in the hospital . . . . .	<b>\$434<sup>1</sup> a day</b>
Days 91-150 <sup>2</sup> in the hospital . . . . .	<b>\$868<sup>1</sup> a day</b>
Days 21-100 in a nursing facility. . . . .	<b>\$217<sup>1</sup> a day</b>

## Part B

### WHAT YOU'LL PAY

Routine dental, vision and hearing care . . . . .	<b>100% of total cost</b>
Doctor visit/care <sup>3</sup> . . . . .	<b>20% of total cost</b>
X-rays and cancer screenings . . . . .	<b>20% of total cost</b>
Occupational, physical and speech therapy . . . . .	<b>20% of total cost</b>

- 1 This is the 2026 deductible and copay for Medicare Part A (Hospital and Skilled Nursing Facility care) and may change on January 1, 2027.
- 2 After 90 consecutive days of hospitalization, Medicare benefits are paid from a one-time lifetime reserve of 60 days that are not renewable each benefit period.
- 3 Physicians agree to accept Medicare's predetermined fee as payment in full; patients are responsible for 20% of coinsurance for most services.

# Cover expenses Medicare doesn't

You can get additional coverage that meets your individual needs and helps protect your finances from rising medical costs.

## Know your coverage options

When you become eligible for Medicare Parts A and B, you can choose added coverage from a private insurance company approved by Medicare:

- **Medicare Supplement plans** cover some of the expenses not covered by Parts A and B
- **Medicare Advantage plans** (also known as Part C) combine Parts A and B with added benefits
- **Prescription drug coverage** (also known as Part D) helps pay for the medications prescribed by your doctor

*See more details about your coverage options on the next page.*



# Take Medicare to the next level

## with additional coverage options

Enhance Original Medicare to help protect yourself from the medical expenses it doesn't cover.

### Medicare Advantage plans (Part C)

Medicare Advantage plans include Parts A (hospitalization) and B (doctor visits) with added benefits.

#### Choose an all-inclusive plan:

- Your insurance company can help you manage your benefits
- Get more benefits than Medicare alone, including:
  - Extra days in the hospital
  - Prescription drugs
  - Vision, dental and hearing
- Premiums and copays that are often less than Medicare Supplement plans
- A variety of plans are available to meet a range of health care needs



## Medicare Supplement plans

Medicare Supplement plans help cover medical expenses Original Medicare doesn't.

### Fill the gaps in coverage:

- Parts A and B are administered by Medicare; your supplemental coverage is administered by your insurance company
- Plans are available to fit a wide range of budgets and needs
- Covers many out-of-pocket expenses
- Plan benefits are standardized by the government



## Prescription drug coverage (Part D)

Medicare Part D (prescription drug plans) can help cover the cost of prescription drugs.

- Offered as part of most Medicare Advantage plans
- Can be purchased separately — with or without a Medicare Supplement plan
- Typically includes coverage for generic and brand-name drugs



# How do you know what's right for you?

Just complete this easy 2-minute checklist ►

Understanding your Medicare options can be confusing. That's why we're here to help with expert advice and straightforward tools so you can evaluate your needs and make an informed decision. Here's how:

1. **Complete** the checklist at right
2. **Review** your results to get a better idea of the coverage best suited for you
3. **Call us** to get answers to your questions

Check the box in each row that best describes your preference:

**MEDICARE ADVANTAGE**

I don't mind seeing doctors and specialists within a network to maximize my savings

**OR**

**MEDICARE SUPPLEMENT**

I'd like the freedom to choose any doctor or specialist

I'd like an all-inclusive plan that has Original Medicare benefits plus more

**OR**

I'd like the flexibility to choose from a portfolio of plans designed to supplement Original Medicare

I don't mind having copayments/coinsurance for medical services

**OR**

I'm looking for a plan with no copayments

I want coverage for emergency care worldwide

**OR**

I'd prefer the option to choose whether or not I have coverage outside the U.S.

I want a plan that includes prescription drug coverage

**OR**

I don't mind having separate prescription drug coverage

It's easy to see what type of plan may be right for you!

## Answers to questions about Medicare

### **Q. Can I keep my doctor when I'm on Medicare?**

**A.** With a Medicare Supplement plan, you can use any doctor who accepts Medicare. With a Medicare Advantage plan, you can use any doctor who accepts Medicare in your plan's network.

### **Q. Will Medicare cover all my medical expenses?**

**A.** Medicare will not cover all medical expenses. However, there are a range of plans from private insurance companies to help you fill the gaps in coverage.

### **Q. Will Medicare cover my prescription drugs?**

**A.** Original Medicare (Parts A and B) does not cover prescription drugs. However, private insurance companies offer prescription drug plans (Part D) that help cover the cost of generic and brand name drugs.

### **Q. Can any insurance company offer additional Medicare coverage?**

**A.** No, an insurance company and its rates must be approved by the state in which it sells Medicare plans. And the plans it sells must be approved by the federal government.

### **Q. When can I enroll in Medicare?**

**A.** You are eligible to enroll in Medicare beginning three months before your 65th birthday.

### **Q. When will my coverage start?**

**A.** If you enroll as soon as you're eligible, your coverage will begin as early as the first day of your birthday month.



# 5 things

## to look for in your health insurance company

1. **Affordable** plans to fit your budget
2. **Access** to a large network of doctors, hospitals and pharmacies
3. **Wellness and preventive care** programs to help you stay healthy
4. **Knowledgeable Medicare experts** to provide answers and guidance
5. **Experience you can rely on** ... look for a trusted provider with many years of providing health care solutions