



UNDERSTANDING MEDICARE

GOING THROUGH THE BASICS

WHEN TO APPLY?

Even though the full retirement age for Social Security is no longer 65, you should sign up for Medicare **3 months** before your 65th birthday.



APPLY AT WWW.SSA.GOV

Enroll on time to avoid late enrollment penalties!

LATE ENROLLMENT PENALTIES

- Added to monthly premium
- NOT 1 time late fee
- Charged for as long as you have that type of coverage (most people lifetime penalty). *The Part A penalty is different.
- Increases the longer you wait to sign up- based on how long you go without coverage similar to Medicare



PART A HOSPITAL COVERAGE

- Part A covers:
- inpatient hospital stays,
 - skilled nursing facility stays
 - home health visits
 - hospice care



PART B MEDICAL COVERAGE

- Part B Covers:
- Clinic Visits
 - Lab Tests
 - Surgery
 - Medical Equipment
 - Preventative Exams



PART C MEDICAL ADVANTAGE

- Part C Covers:
- Eye
 - Dental
 - Hearing
- Part C is a combination of Part A + B + D*



PART D PRESCRIPTION SERVICE

- Part D Covers:
- Prescriptions

HOW TO ENROLL?

PHONE



- Call 1-800-MEDICARE
- Follow prompted menu options and enter identifying information
- Make an appointment to schedule call
- Answer phone at scheduled appointment time
- Mail/deliver requested items to local Social Security Office

ONLINE



- Apply online at - [Apply for Benefits, Social Security \(ssa.gov\)](http://Apply for Benefits, Social Security (ssa.gov))
- Follow the listed instructions on the website
- Mail/deliver requested items to local Social Security Office

IN PERSON



- Identify local security office at - [Social Security Office Locator, SSA Office Locator Social Security Office Locator, Social Security](#)
- Call 1-800-MEDICARE and make an appointment (optional).
- Bring necessary documents and consult with agent.

SCAN ME



TO LEARN MORE
SCAN THE QR CODE



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PART A

HOSPITAL COVERAGE

- inpatient hospital stays,
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PART B

MEDICAL COVERAGE

- Clinic Visits • Preventative Exams
- Lab Tests • Medical Equipment
- Surgery



PART C

MEDICAL ADVANTAGE

- Eye • Dental • Hearing
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PART D

PRESCRIPTION SERVICE

- Prescriptions

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MEDICARE IS A FEDERAL-RUN HEALTH INSURANCE FOR PEOPLE AGE **65** AND OLDER!

FALL OPEN ENROLLMENT OCCURS EACH YEAR FROM OCTOBER 15 THROUGH DECEMBER 7

PART A

PART B

PART C

PART D



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HOSPITAL COVERAGE

MEDICAL COVERAGE

MEDICAL ADVANTAGE

PRESCRIPTION SERVICE

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