a non-governmental program

1-844-672-0317 (TTY: 711)

Monday - Friday | 9:00 AM - 6:00 PM ET

Signing up for

Watch out for pitfalls along the way!

*Medicare is available before age 65 to those collecting Social Security Disability Insurance (SSDI) or diagnosed with end-stage renal disease.

How To Win

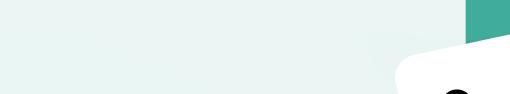
Stay on the Medicare path and successfully collect the benefits that are right for you. But watch out for pitfalls along the way!



1. Setting Up

It all begins with signing up for Medicare Part A (hospital insurance) and Part B (medical insurance).

If you already receive Social Security benefits or Railroad Retirement Board benefits, you may be automatically enrolled and receive your card in the mail before your 65th birthday. Otherwise, you need to enroll in Medicare yourself.



You need to enroll in Medicare and make Medicare

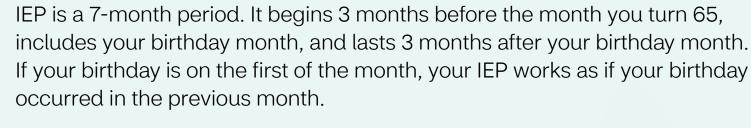
IEP is a 7-month period. It begins 3 months before the month you turn 65,



For Ages 65 and Lo*



decisions during your Initial Enrollment Period (IEP).





3. Picking Your Plan

Unless it benefits you to defer Medicare coverage because you have qualifying health insurance, it's time to pick your plan.

Original Medicare Part A and Part B

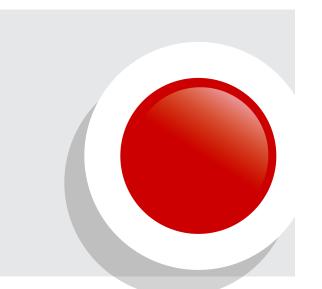
If you choose Original Medicare Parts A and B, expect to pay a monthly premium and deductible, then 20% of all fees. There's no limit or out-ofpocket maximum in any year. Medigap insurance can help.

Prescription Drug Coverage Part D

If you add prescription drug coverage Part D to Original Medicare, you pay another premium.

Medicare Advantage Part C

If you choose Medicare Advantage Part C, you receive Part A, Part B, and, in most cases, Part D. With Medicare Advantage, you may pay a monthly premium and copayments. Each year, you have a deductible to meet. But unlike Original Medicare, Medicare Advantage has a limit called the annual out-of-pocket maximum. It's a convenient choice for many.

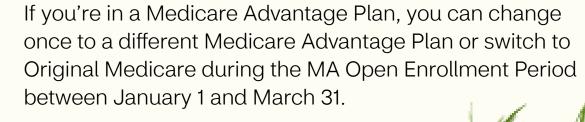


Changing Strategies

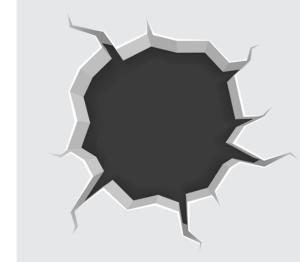
If your needs change over time, Medicare gives

you options. During the Annual Enrollment Period — between October

15 and December 7 — you can join, switch, or leave your Medicare health or drug coverage. If you're in a Medicare Advantage Plan, you can change







Penalties

If you don't sign up for Medicare Parts A, B, or D during your IEP, you will often be required to pay a penalty.

Part A Late Enrollment Penalty

If you have to pay a Part A premium and delay signing up, you will be charged a penalty. If you worked at least 10 years while paying Medicare taxes, you won't need to pay a Part A premium. You also won't be charged a penalty if you delay although there's no benefit to waiting.

Part B Late Enrollment Penalty

You can delay Part B enrollment without a penalty if you have qualifying coverage from another source, like from an employer with more than 20 employees. Otherwise, you will pay a penalty.

Part D Late Enrollment Penalty

Although optional, there will often be a penalty if you do not sign up during your IEP and sign up later.





Medicare **Support Center**

at **CVS**°

a non-governmental program

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www.MedicareSupportCenter.com

Getting Help With the Rules

At any point of

At any point along the way, licensed insurance agents are here to help you make smart choices.

Refer to Medicare.gov for the official Medicare website. Medicare Support Center at CVS® is not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Support Center at CVS® is an educational and enrollment program owned and operated by CareFree Insurance Services® ("CareFree"), a subsidiary of CVS Health® and licensed insurance agency. CareFree sells Medicare plans through arrangements with insurance companies, independent licensed agents, agencies, and call centers staffed by CareFree agents, contractors, and affiliated agencies. We do not offer every plan available in your area. Currently we represent 61 organizations which offer 8 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY: 1-877-486-2048), 24 hours a day, 7 days a week, or your local State Health Insurance Program (SHIP) to get information on all your options. CVS Pharmacy® has made space available to select licensed insurance agents or agencies and the Medicare Support Center at CVS as a courtesy for its customers. CVS Pharmacy is preferred with some Medicare Part D plans, does not endorse any particular Medicare plan, and does not receive compensation of any kind from plan sponsors or other third parties related to enrollment in a Medicare plan. Please refer to the outlines of coverage and specific brochures on products and insurance plans for more detailed information and disclaimers relating to insurance products and plans. This is a solicitation of insurance by CareFree, and you may be contacted by an insurance agent.

MR489 8/2023