

All You Need to Know ABOUT MEDICARE

TOP TIPS FROM TIPPY AND FRIENDS

What's the best Medicare tip you've ever received? We think it's right in front of you! We've assembled 10 Top Tips for anyone about to enroll in Medicare.

Tip 1

UNDERSTAND ELIGIBILITY AND ENROLLMENT PERIODS

- Determine if you are eligible for Medicare. Most people become eligible at age 65.
- Know your Initial Enrollment Period (IEP), which is the 7-month period around your 65th birthday - 3 months before, your birthday month, and 3 months after.
- If you are already on Medicare, you may be eligible for a Special Enrollment Period, Annual Enrollment Period, etc. For more information about enrollment periods...go to this article at [MedicareSupportCenter.com](https://www.MedicareSupportCenter.com)

PART A is **hospital** insurance.

PART B is **medical** insurance.

PART C is a **Medicare Advantage plan**.

PART D is **prescription drug coverage**.

Tip 2

LEARN ABOUT THE PARTS OF MEDICARE

Decide if you want...

- ORIGINAL MEDICARE (PARTS **A** AND **B**)
- OR A MEDICARE ADVANTAGE PLAN (PART **C**) THAT MAY ALSO INCLUDE PRESCRIPTION DRUG COVERAGE (PART **D**)

Tip 3

CONSIDER WORK-BASED HEALTH COVERAGE

- If you are still working and have health coverage through your employer, understand how it coordinates with Medicare.
- Determine if you need to enroll in Medicare or can delay enrollment until you retire.

The [MedicareSupportCenter.com](https://www.MedicareSupportCenter.com) website can provide information to help you make this important decision.

Collect the personal information you'll need to enroll in Original Medicare:

- ✓ Your Social Security number
- ✓ Original birth certificate
- ✓ Proof of U.S. citizenship or legal citizenship status documentation if not born in the U.S.
- ✓ Your W-2 form
- ✓ Also keep on hand: Information about any current health insurance coverage, including prescriptions you take, and doctors you want to see

Tip 4

GATHER INFORMATION

Tip 5

ENROLL IN ORIGINAL MEDICARE (PARTS **A** AND **B**)

There are several ways to enroll:

- Online through the Social Security Administration (SSA)
- Visit your local SSA office.
- Call the SSA at 1-800-772-1213 (TTY: 1-800-325-0778).

If you're receiving Social Security benefits already, you'll be automatically enrolled in Part A and B.

Learn if a Medicare Advantage plan (PART **C**) is right for you:

- Explore the [MedicareSupportCenter.com](https://www.MedicareSupportCenter.com) website to understand your options.
- Call 1-844-471-0182 (TTY: 711) to speak one-on-one with a licensed insurance agent, available Monday through Friday, 9 AM - 6 PM ET.

Tip 6

CONSIDER ENROLLING IN A PART **C** PLAN

Tip 7

ENROLL IN A PART **D** PRESCRIPTION DRUG PLAN

- If you opt for Medicare Advantage, check to see if your plan also includes Part D Prescription Drug coverage.
- If you choose Original Medicare, consider enrolling in a standalone Medicare Part D prescription drug plan to cover medication costs. The [Medicare website](https://www.Medicare.gov) provides detailed information about Part D coverage and the Late Enrollment Penalty.

Check if you qualify...

for Extra Help, a program that assists with prescription drug costs, based on your income and resources.

Also explore Medicare Supplement Insurance (Medigap) plans to help with costs that Original Medicare (Parts A and B) don't cover.

Tip 8

EXPLORE OTHER OPTIONS

Tip 9

STAY INFORMED AND REVIEW COVERAGE PERIODICALLY

- Understand how Medicare works, including deductibles, copayments, and coverage limits.
- Review your Medicare health care coverage every year during the Annual Enrollment Period - October 15 to December 7 - and make a plan change if needed.

Keep records of your enrollment, plan details, and any communications with Medicare and/or your health plan to document your coverage.

Tip 10

KEEP RECORDS

BONUS! Useful Links:

- The [Medicare Support Center](https://www.Medicare.gov) provides information and access to licensed insurance agents who can assist with your Medicare needs
- Sign up for Medicare on the [Social Security Administration](https://www.SocialSecurityAdministration.gov) website
- Login or create your account at [MyMedicare.gov](https://www.MyMedicare.gov)
- [SilverSneakers](https://www.SilverSneakers.com) - Some Medicare Advantage plans include access to gym memberships, online fitness courses, nutrition information and more