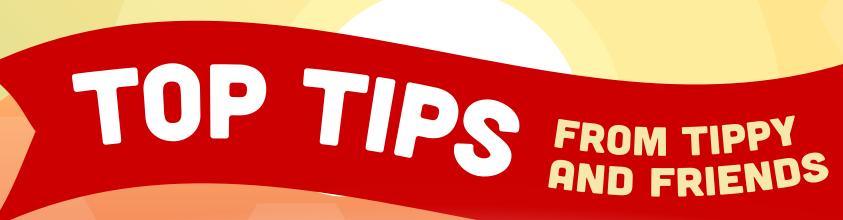


a non-governmental program 1-844-672-0317 (TTY: 711) Monday-Friday | 9 AM-6 PM ET

## All You Need to Know

#### **ABOUT MEDICARE**



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

PART A

is **hospital** insurance.

PART B

is medical insurance.

PART C

is a Medicaire Advantage plan.

PART D

is prescription drug coverage.

Decide if you want...

Tip 2 **LEARN ABOUT** THE PARTS OF MEDICARE

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 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

**GATHER INFORMATION** NOTE

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.

plan (PART C) is right for you: • Explore the **MedicareSupportCenter.com** website

to understand your options.

Learn if a Medicare Advantage

- 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 choose Original Medicare, consider enrolling in a standalone Medicare Part D prescription drug plan to cover medication

Drug coverage.

• If you opt for Medicare Advantage, check to see

if your plan also includes Part D Prescription

costs. The **Medicare website** provides detailed information about Part D coverage and the Late Enrollment Penalty.

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

Also explore Medicare Supplement Insurance

Check if you qualify...

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

**EXPLORE OTHER OPTIONS** 

Tip 8

**PERIODICALLY** 

lip 9

STAY INFORMED AND

REVIEW COVERAGE

Keep records of your enrollment,

• 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

Tip 10

MTS1034 12/2023

to December 7 - and make a plan change if needed.

plan details, and any communications with Medicare and/or your health plan **KEEP RECORDS** to document your coverage.



website

# BONUS! Useful Links:

- The Medicare Support Center provides information and access to licensed insurance agents who can assist with your
- Login or create your account at MyMedicare.gov

Sign up for Medicare on the **Social Security Administration** 

**SilverSneakers** – Some Medicare Advantage plans include access to gym memberships, online fitness courses, nutrition information and more

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