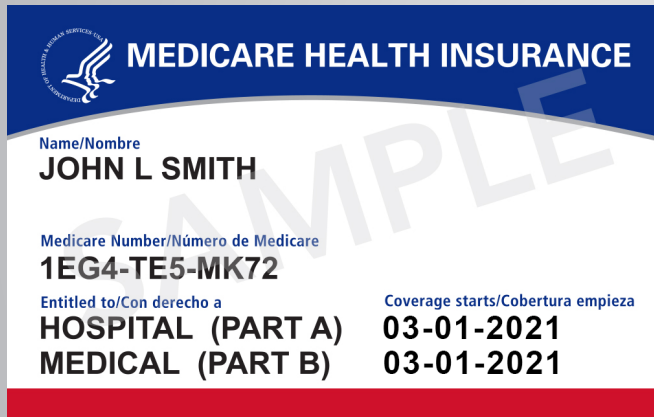


# Questions about Medicare?



**MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a  
**HOSPITAL (PART A)** Coverage starts/Cobertura empieza  
**03-01-2021**

**MEDICAL (PART B)** Coverage starts/Cobertura empieza  
**03-01-2021**



Get in contact with us at  
**(800) 288-9250**  
Or visit us at  
**www.teamalvarez.net**

## Original Medicare

- Original Medicare Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at 80%
- Part A: \$0 premium, Hospital deductible \$1,556
- Medicare Part A covers inpatient hospital, skilled nursing facility, hospice, inpatient rehabilitation, and some home health care services.
- Part B: \$170.10 Avg. Prem., \$233 deductible
- Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.
- If you want drug coverage, you can join a separate Medicare drug plan (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.

**Part A - Hospital** 

**Part B - Doctors** 

### Does not cover:

- Long -Term Care, Most Dental care, Dentures, Eye exams relating to prescription glasses, Cosmetic Surgery, Acupuncture, Hearing aids, Routine foot care, and Prescription Drugs.

**You need to add:**  
**Part D - Prescription Drugs** 

## Medicare Advantage

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans have an annual maximum out of pocket cost
- Plans are available for those who have been diagnosed with a chronic condition such as diabetes, COPD or a heart condition
- Plans are also offered for Medicare beneficiaries who also qualify for Medi-cal

### Combines:

**Part A - Hospital** 

**Part B - Doctors** 

**Extra Benefits can be included at no additional cost**

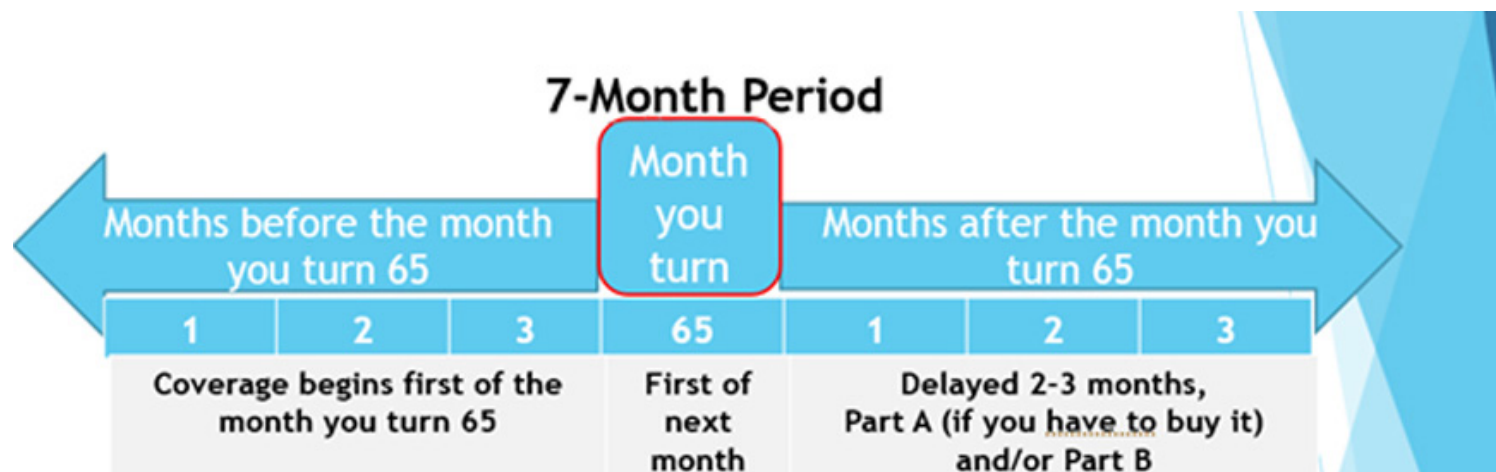
Fitness Programs, Vision, Hearing, Dental Services, transportation, Over-the-counter products, monthly grocery benefits, pest control and PERs (Personal Emergency Response systems)

**All Plans offer a maximum out of pocket cost**

**Most Plans Include Part D - Prescription Drugs** 

\*Based on 2022 Rates

## When can you normally join, (MAPD/Part C) switch,



**Initial Enrollment Period.** When you first become eligible for Medicare, you can join a plan. 3 months before you turn 65, month of your 65 birth day and 3 months after you turn 65 ( Normal)

**Annual Enrollment Period.** From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).

### **Additional enrollment**

I'm newly eligible for Medicare because I have a disability (under 65).

I'm already eligible for Medicare because of a disability, and I turned 65.

You moved and the plan you have in place is not available in the new address

Develop a chronic condition

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4 most determining factors when selecting a plans

Does my doctor /specialist accept the plan, if not are your willing to find another PCP

Are my medications covered? If so what are my cost?

Do they offer a dental plan? If so what is the coverage

Co-pays /deductibles