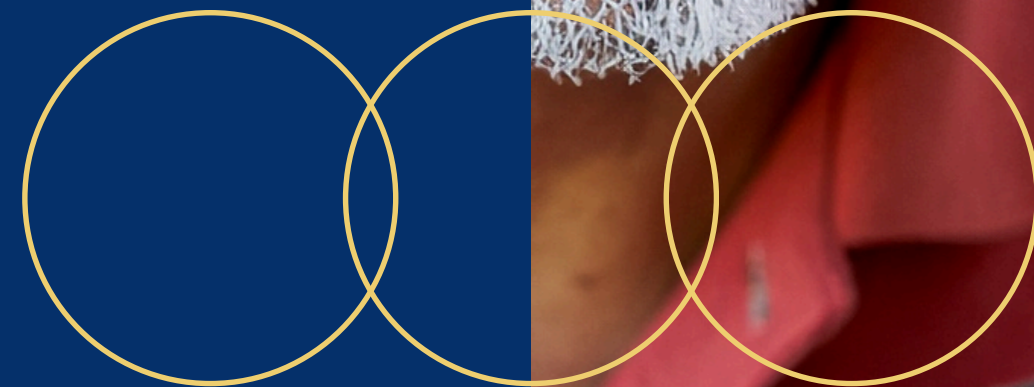


MEDICARE MADE SIMPLE

Turning 65? Don't Choose the Wrong Medicare Plan

Presented by Anniessa Anderson



Understanding Medicare Benefits

Essential coverage for your healthcare needs

Medicare is a **federal health insurance program** designed primarily for individuals aged 65 and older. It helps cover medical expenses and ensures access to essential healthcare services.



The 4 Parts

Part A

Part A covers **hospital insurance**, helping with costs for inpatient stays, skilled nursing facilities, and some home health services.

Part C

Part C, or Medicare Advantage, offers an **alternative way** to receive Medicare benefits through private insurance plans that include all Part A and B coverage.

Part B

Part B provides **medical insurance**, including services like doctor visits, outpatient care, preventive services, and some necessary medical supplies.

Part D

Part D helps with the cost of **prescription drugs**, allowing you to enroll in a standalone plan or through a Medicare Advantage plan.

Your Medicare Options

Original vs. Advantage

Choosing between **Original Medicare** and **Medicare Advantage** is crucial for your healthcare needs. Understanding each option empowers you to make an informed decision.



ORIGINAL MEDICARE

ORIGINAL MEDICARE (PART A + PART B)

YOU CAN SEE ANY DOCTOR THAT ACCEPTS MEDICARE

NO REFERRALS NEEDED FOR SPECIALISTS

OFTEN PAIRED WITH A SUPPLEMENT PLAN FOR EXTRA COVERAGE

KEEP IN MIND:

DOES NOT INCLUDE PRESCRIPTION DRUG COVERAGE

MAY HAVE HIGHER OUT-OF-POCKET COSTS WITHOUT ADDITIONAL
COVERAGE

THIS IS WHERE MOST PEOPLE NEED GUIDANCE.

MEDICARE ADVANTAGE (PART C)

All-in-one plan (hospital, medical, often drug coverage)

May include extra benefits (dental, vision, hearing)

Lower monthly premiums in many cases

Keep in mind:

You must use doctors within the plan's network

Referrals may be required for specialists

Important:

The right choice depends on your doctors, medications, and budget—
is where most people need guidance.



\$2,100

Annual Out-of-Pocket Cap on Prescription Drugs (Part D)

2026 MEDICARE UPDATE

YOUR YEARLY OUT-OF-POCKET COSTS FOR COVERED PRESCRIPTION MEDICATIONS WILL BE CAPPED AT \$2,100—NO MATTER HOW HIGH YOUR MEDICATION COSTS ARE.

THIS CHANGE COULD SIGNIFICANTLY REDUCE DRUG COSTS FOR MANY PEOPLE, DEPENDING ON THEIR PRESCRIPTIONS AND COVERAGE.

IMPORTANT:

YOUR ACTUAL COSTS WILL DEPEND ON THE PLAN YOU CHOOSE AND YOUR SPECIFIC MEDICATIONS.

Important Dates



Initial Enrollment



This period starts three months before you turn 65 and lasts for seven months.

General Enrollment



If you missed the initial period, enroll between January 1 and March 31 annually.

Special Enrollment



Qualifying life events allow you to enroll anytime in the year without penalty.

Ready to Choose?

Find Your Perfect Plan

With expert guidance, you can confidently navigate Medicare options and select the **best plan** tailored to your unique needs. Start your journey today!

