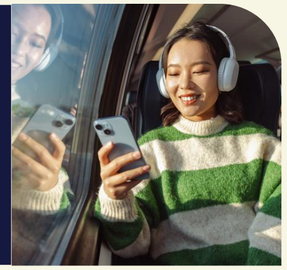
welcome to health care in retirement: what medicare doesn't cover. we'll start at 12 pm CT

check out our upcoming webinars

cybersecurity: protecting your data and your dollars	November 10 12-1 pm CT	
estate planning: protecting what matters most	December 8 12-1 pm CT	

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health care in retirement:

what medicare doesn't cover

intellicasts

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Consultant and licensed insurance agent



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what is Medicare?

health insurance for individuals:

- 65 and older
- under 65 with certain disabilities
- any age with end-stage renal disease

when to enroll

Initial Enrollment Period (IEP)

Special Enrollment Period (SEP)

Annual Enrollment Period (AEP)

working past 65

you may delay Medicare past age 65 without penalty if:

- the employer has 20 or more employees
- the employer health coverage is considered “creditable”

you need to enroll at age 65 if:

- your employer has fewer than 20 employees
- your coverage is not considered “creditable”

Medicare and your employer insurance can work together

If you take any part of Medicare, you will no longer be able to contribute to an HSA (health savings account)



how do I enroll in Medicare?

Call into the Social Security Administration

Call your local Social Security at **1.800.772.1213**. TTY users can call 1.800.325.0778.

Enroll Online through SSA.gov

Note that you will need to register and create an online account if you do not already have one. Once there, scroll down & click the blue button which says “Sign Up for Medicare”.

www.ssa.gov/medicare

Have Part A...
and Need Part B?

You will need to complete the Part B application via paper or online.

If you have had employer coverage past the age of 65, your employer will need to fill out the employer verification form to prove that coverage.

Both forms can be found on **cms.gov** or **ssa.gov**

Original Medicare - Part A (hospital insurance)

- hospital care
- inpatient care
- room and meals
- Inpatient medical supplies
- rehabilitation services after a qualified stay
- skilled nursing services
- lab tests and imaging
- operating room and recovery

2026:

- deductible: $1,736
- copays: per day
  - days 1-60 - $0 after deductible
  - days 61-90 - $434 each day
  - days 91-150 - $868 each day utilizing up to your 60 lifetime reserve days
  - after day 150 – you pay all costs

Original Medicare - Part B (medical insurance)

- doctor visits
- outpatient labs and scans
- annual wellness visit
- preventive vaccinations
- outpatient therapy
- ambulance services
- durable medical equipment

2026:

- deductible: $283
- coinsurance: 20% after deductible
- no maximum out of pocket
- premium starting at $202.90/mo

where are the gaps?

- no out of pocket limit
- no prescription drug coverage
- no dental or vision coverage
- potential access charges

Medicare coverage choices

Part A
hospitalization
room & board

Part B
medical &
physician
services

+

Part D
prescription drug
coverage

Medicare
supplement
(Medigap) policy

Medicare Advantage

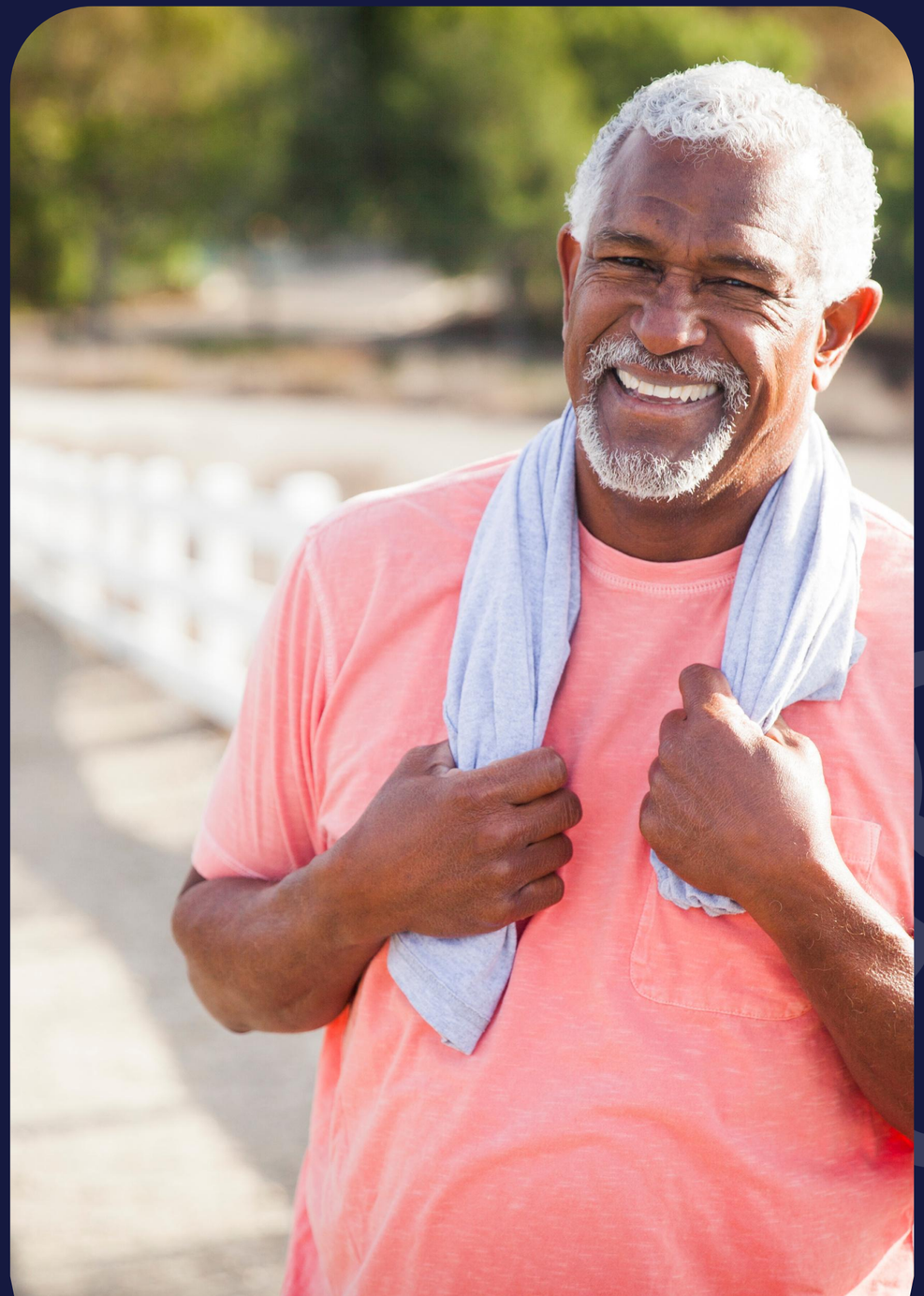
Part C

Combines
Part A, Part B,
& usually Part D
with additional benefits.

Most Part C plans cover prescription drugs. You may be able to add drug coverage to some plan types if not already included.

Medicare Advantage

- copays or coinsurance for most services
- has a network
- benefits and claims are managed by the insurance company
- most plans have prescription drug coverage
- may offer dental, vision, hearing and fitness benefits
- Part A & B benefits built in (still required to pay Part B premium)



Medicare Supplement (Medigap)

- Original Medicare Parts A & B
- paired with a stand-alone Part D plan
- private insurance companies
- can pay most expenses left over from Original Medicare
- plans are standardized and all states are categorized by letters except for MN, MA, and WI
- guaranteed issue during IEP
  - underwriting required outside of IEP or SEP enrollment
- no network (not including Senior Gold)

Part D

- prescription drug coverage
- pharmacy and mail order
- vaccines not covered by Part B
- drugs are tiered based on cost
- possible deductible
- minimum standard for coverage across the board
- each plan will have a formulary
  - A formulary is a list of prescription drugs covered by the plan.
- 2026 - $2,100 out of pocket maximum for drug coverage increasing to $2,400 for 2027



time to make your Medicare choice?

consider these factors:

cost

How much will you pay for premiums, deductibles, coinsurance and co-payments?

benefits

Are additional benefits included, such as prescription drug coverage?

needs

Have you needed care in the past few years? Do you anticipate your medicine needs will increase?

providers

Do your doctors and preferred healthcare facilities accept the plan?

convenience

Are the plan's in-network providers conveniently located?

your area

Consider what the Medicare trends and market is like in your specific area.

upcoming webinars

november 10th
12:00 - 1:00 pm ct

cybersecurity: protecting your data and your dollars

december 8th
12:00 - 1:00 pm ct

estate planning: protecting what matters most

disclosures

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