SHAWN RAY
INSURANCE

MEDICARE 101

SHORT, SWEET & SIMPLE

The basics you need to know about Medicare.

MEDICARE IS HEALTH INSURANCE FOR PEOPLE 65+ OR THOSE WITH CERTAIN DISABILITIES. IT'S MADE UP OF 4 PARTS.

A — PART A
Hospital Insurance

Helps cover inpatient hospital stays, skilled nursing care, hospice, and some home health care.

COMMONLY COVERS:
- Hospital stays
- Skilled nursing facility care
- Hospice care
- Some home health care

DOESN'T COVER:
- Long-term custodial care

2026 deductible: $1,736 per benefit period

Most people pay $0 premium

B — PART B
Medical Insurance

Helps cover doctor visits, outpatient care, labs, preventive services, and durable medical equipment.

COMMONLY COVERS:
- Doctor visits
- Outpatient care
- Lab tests & X-rays
- Preventive services
- Durable medical equipment

DOESN'T COVER:
- Long-term custodial care

2026 deductible: $283 per year

Standard premium: $202.90/month

C — PART C
Medicare Advantage (Part C)

Offered by private insurance companies. Combines Part A, Part B, and often Part D.

COMMONLY INCLUDES:
- Hospital care (Part A)
- Medical care (Part B)
- Prescription drugs (Part D)
- Extra benefits like dental, vision, hearing, fitness, OTC & more

DOESN'T COVER:
- All out-of-network care

Plans and costs vary

D — PART D
Prescription Drug Coverage

Helps cover the cost of prescription medications.

COMMONLY COVERS:
- Prescription drugs at network pharmacies

DOESN'T COVER:
- Over-the-counter meds
- Vitamins & supplements

Monthly premium applies

HOW IT WORKS TOGETHER

Original Medicare (Parts A & B)

You get Part A & Part B from Medicare. You can add a:
- Medicare Supplement Plan (Medigap) to help pay deductibles and coinsurance
- Part D plan for prescription coverage

Medicare Advantage (Part C)

You get your Part A, Part B, and often Part D through one plan from a private insurance company.
- May include extra benefits
- Must use the plan's network (except in emergencies)

Part D Only

If you have Original Medicare (Part A & B), you can add a Part D plan to help cover prescription drugs.

QUICK TIPS

- Review your coverage each year during Enrollment Periods.
- Compare plans based on your doctors, prescriptions, and total costs.
- Don't just look at the monthly premium—check the out-of-pocket costs.
- Ask questions! The right plan is the one that fits **YOUR** needs.

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Turning 65?

FOLLOW YOUR PATH TO MEDICARE

START HERE

Are you working OR is your spouse working and at a job with at least 20 employees?

YES

Do you get health insurance through this job?

YES

Do you have "creditable" drug coverage that is as good as Medicare's basic drug benefit?
Your job should tell you in writing.

YES

Wait to enroll in Medicare Parts B and D.

When you retire or lose your job-related health insurance, you may qualify for a Special Enrollment Period to sign up.

NO

You may need to enroll in Medicare on time to avoid late-enrollment penalties.

Review your options before you turn 65.

NO

Do you get health coverage through the Veterans Administration (VA) or TRICARE?

YES

Talk with VA/TRICARE Human Resources to learn how Medicare works with your current coverage.

Then consider your options for enrolling in Medicare.

NO

Enroll in Medicare up to 3 months before you turn 65.

To enroll, contact the Social Security Administration at **1-800-772-1213.**

If you are worried about affording Medicare, look into Medicare Savings Programs or Extra Help.

MEDICARE MADE SIMPLE CHECKLIST

A simple guide for turning 65 and reviewing your coverage

1 Before You Enroll

About 6 months before your Medicare start date

- [ ] Know your Medicare start date
- [ ] Decide if you are keeping employer coverage
- [ ] Check whether your drug coverage is creditable
- [ ] Create a Medicare.gov account
- [ ] Gather your current insurance information

2 Make Your Medicare List

About 3–6 months before your start date

- [ ] Doctors and specialists
- [ ] Prescriptions and dosages
- [ ] Preferred pharmacy
- [ ] Budget and health needs
- [ ] Travel or out-of-state coverage needs

3 Compare Your Options

About 2–3 months before your start date

- [ ] Original Medicare + Supplement + Part D
- [ ] Medicare Advantage
- [ ] Check provider networks
- [ ] Check drug coverage and costs
- [ ] Review premiums, copays, and max out-of-pocket

4 Questions to Ask Before You Choose

Before you enroll

- [ ] Are my doctors covered?
- [ ] Are my prescriptions covered?
- [ ] What will hospital and specialist visits cost?
- [ ] Do I need referrals or prior authorization?
- [ ] Are dental, vision, hearing, OTC, or fitness benefits included?

5 After Enrollment

After enrollment / first 30 days

- [ ] Watch for your ID card and welcome packet
- [ ] Confirm your plan start date
- [ ] Set up premium payments if needed
- [ ] Keep your cards and documents together
- [ ] Ask questions if anything looks confusing

6 What to Have Ready

Have ready before your appointment

- [ ] Medicare card or start date
- [ ] Doctor list
- [ ] Prescription list
- [ ] Pharmacy name
- [ ] Questions or concerns you want to discuss

COMMON MISTAKES TO AVOID

- [ ] Choosing based on commercials alone
- [ ] Forgetting to check doctors and prescriptions
- [ ] Focusing only on the monthly premium
- [ ] Missing enrollment deadlines
- [ ] Assuming all plans work the same

Need help sorting it out?

Shawn Ray Insurance

Text or Call: **435-244-2001**

shawnrayinsurance.com

Someone in your corner year-round.