



WHO WE ARE ABOUT US

**As An Independent Brokerage Group, We
See That Medicare Can Be Very Confusing.**

Everyone's Needs Are Different.

**We Have Simplified The Process To Ensure
Your Questions Are Answered And
Individual Needs Are Met.**

**We Work To The Highest Ethical
Standards, Allowing You To Rest Easy In
The Knowledge That You Understand The
Solution To Your Situation Was Crafted
For You Individually.**

(800) 658-0657

YOURMEDICAREQUESTION.COM

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(800)658-0657



MEDICARE MADE EASY



Medicare Is Confusing

Do You Really Know Your Options?

the Personal Attention You Deserve,
the Guidance You Need,
the Products You Want



Medicare Basics 101

MEDICARE PART A

HOSPITAL INSURANCE

Most people do not have to pay for Part A.

- **Helps pay for-** Care in hospital as an inpatient, critical access hospitals (small facilities that give limited outpatient & inpatient services to people in rural areas), skilled nursing facilities, hospice care and some health care.
- **Cost-** Most people get Part A automatically when they turn age 65. They do not have to pay a monthly payment, called a premium, for Part A because they or a spouse paid Medicare taxes while they were working.

MEDICARE PART B

MEDICAL INSURANCE

Most people pay monthly for Part B

- **Help pay for-** Doctors, services, outpatient hospital care and some other medical services that Part A does not cover, such as services of physical and occupational therapists and some home healthcare. Part B helps pay for these covered services & supplies when they are medically necessary.
- **Cost-** Medicare beneficiaries pay a monthly Part B premium. The premium is based on income - **\$134** for most with incomes under \$85,000 (single) & \$170,000 (married) - **** (Based on 2018 numbers)****

MEDICARE PART C

PART C - MEDICARE ADVANTAGE PLANS

Medicare Advantage plans are offered by private insurance companies as an alternate to original Medicare (Parts A&B); plans are government subsidized and regulated.

People with Medicare can get their coverage through original Medicare (Parts A&B traditional-for-service program) or from Medicare private plans (the Medicare Advantage program also known as Medicare Part C).

Depending on where a person lives, that person may be able to enroll in a Medicare Advantage Plan offering one or more of the following types of health care: HMO, PPO, PFFS.

MEDICARE PART D

PART D- PRESCRIPTION DRUG COVERAGE

Part D Plans are offered by private companies to provide coverage for prescription drug cost; plans are government subsidized and regulated.

Medicare Part D is the federal government's prescription drug program that covers both brand name and generic drugs at participating pharmacies in your area.

The coverage is available to all people eligible for Medicare, regardless of income and resources, health status, or current prescription expenses. Medicare prescription drug coverage provides protection for people who have very high drug costs.



Total Lifetime Care
• Insurance Group •

YOUR OPTIONS

MEDICARE SUPPLEMENT

MAY BE GOOD FOR SENIORS WHO:

- Like to travel
- Want freedom to choose own doctors & hospitals,
- Do not want any co-pays (available on select plans)



MEDICARE ADVANTAGE

MAY BE GOOD FOR SENIORS WHO:

- Are on a limited budget.
- Don't mind having a network of doctors & hospitals
- Don't mind paying some co-pays
- Want some additional benefits beyond Medicare.

Check AND Know Your Options!

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This Is A Solicitation For Insurance.

By Calling, You Will Be Directed To A Licensed Insurance Agent.

