

Medicare Coverage Review Guide



A simple guide to your Medicare coverage options

Medicare is a federal health insurance program that gives you access to specific coverage and benefits. It also offers you a variety of coverage options. This guide can help you understand them. Then, when you're ready, our licensed insurance agents can help you find a plan that fits your needs. We're with you every step of the way.



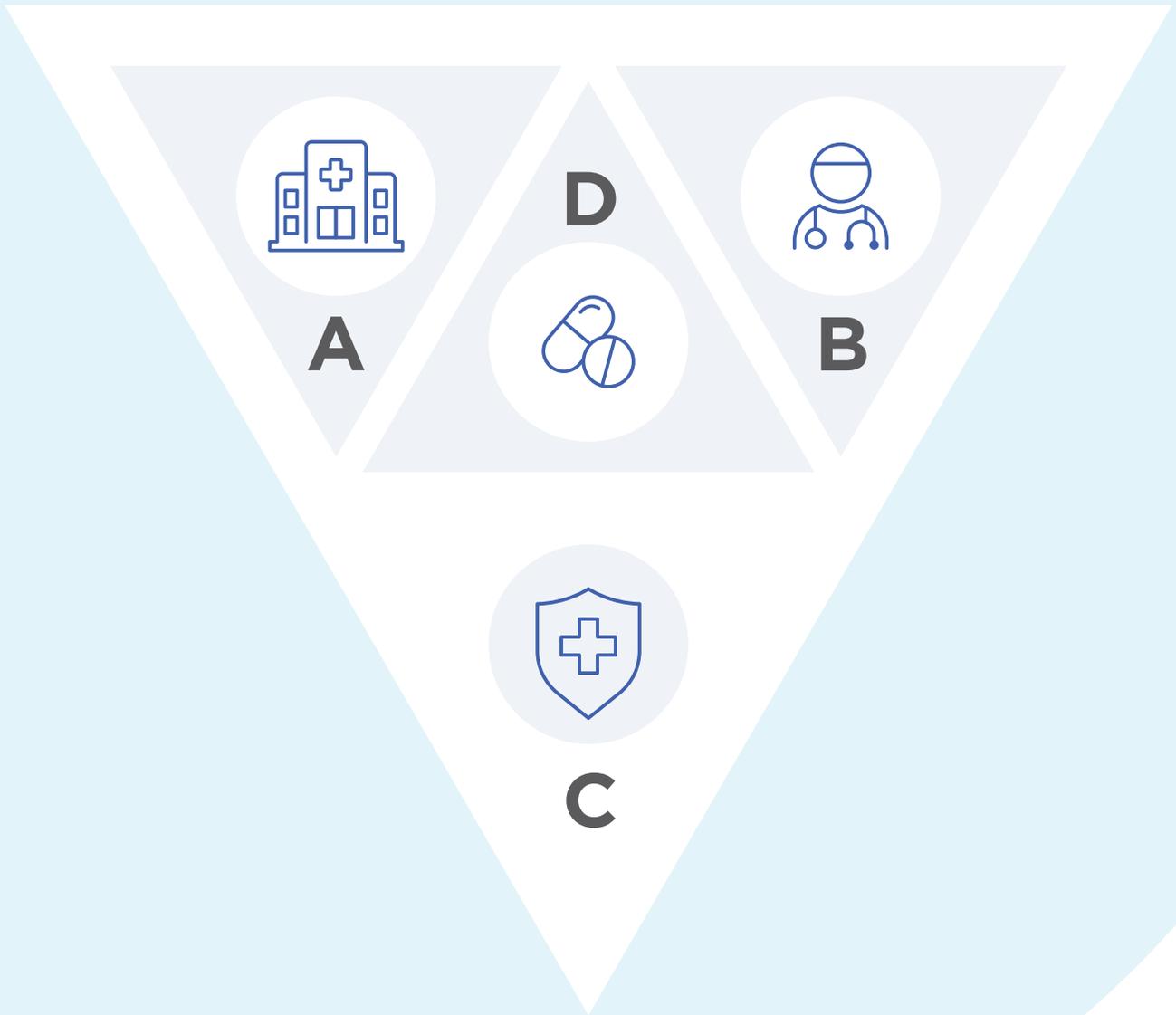
Have more questions? It's easy to get answers.

Call us at
+1 (844) 543-4785
8 AM to 8 PM, Mon - Fri

Our licensed insurance agents are ready to help.

The Parts of Medicare

Medicare has four basic parts that cover specific services. Get to know what they are, what they cover and what they cost.



Medicare Part A

- Hospital insurance
- ✓ Helps cover:
 - inpatient care
 - hospital & rehabilitation facilities
 - some nursing facilities
 - hospice
 - some home health care
- \$ Typically, you won't pay a premium for Medicare Part A — it's coverage you've already earned

Medicare Part B

- Medical insurance
- ✓ Helps cover:
 - doctors' services
 - hospital outpatient care
 - ambulance services
 - preventive services
 - and more
- \$ You do pay a monthly premium for Medicare Part B coverage — usually, it comes out of your Social Security check

Part A + Part B

Called Original Medicare and provided by the federal government

Medicare Part C aka Medicare Advantage

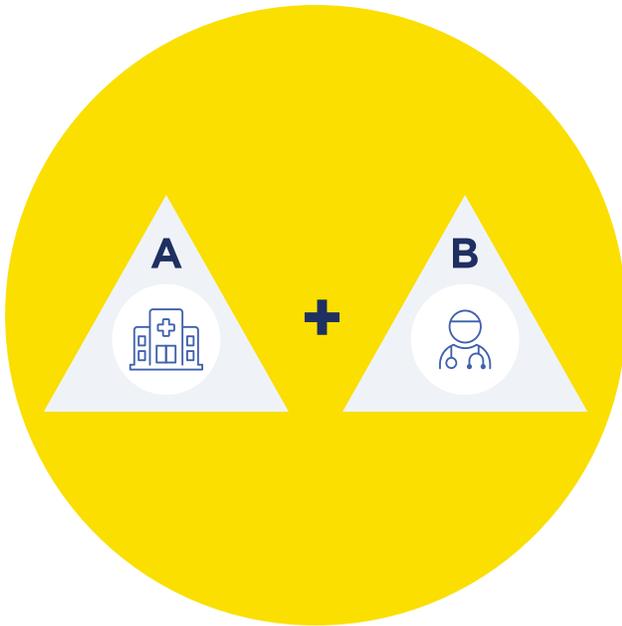
- Combines Part A, Part B and often Part D coverage into one plan
- ✓ Could include extra services
- \$ Offered by private insurance companies. You pay your Part B premium, and you may also pay a premium to the insurance company

Medicare Part D

- Prescription drug coverage
- ✓ Only covers prescription drugs
- \$ Offered by private insurance companies. You can add a Part D plan to your Original Medicare coverage, while typically paying a monthly plan premium to the insurance company

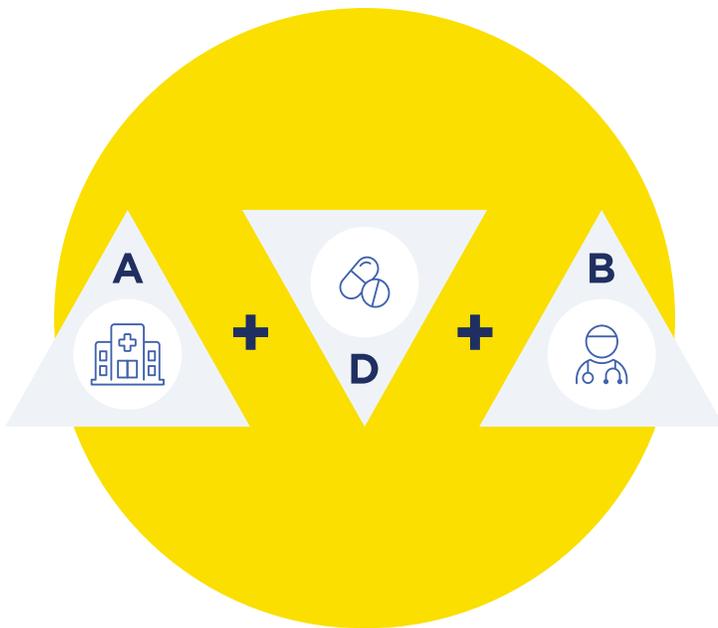
Medicare Coverage Options

Medicare gives you coverage options. Understanding them can help you choose one that's right for you.



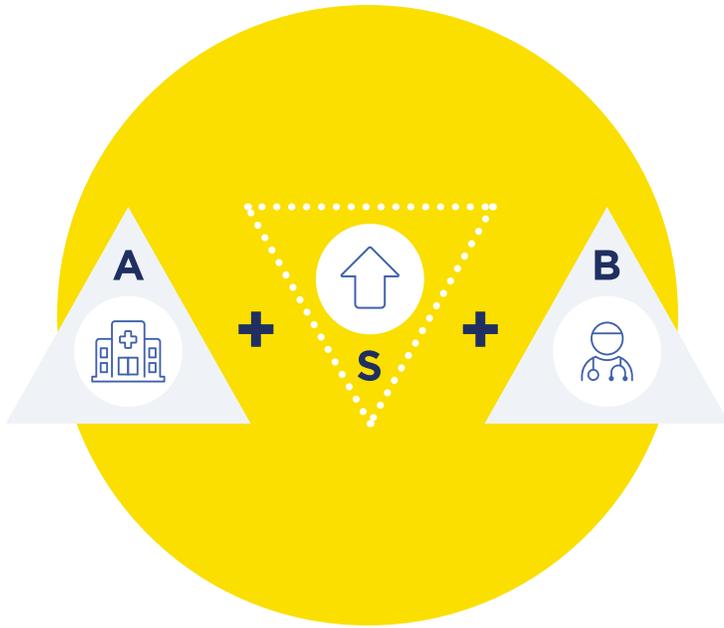
Original Medicare ONLY

Part A hospital and Part B medical insurance are provided by the federal government. They do not cover prescription drugs and do not limit out-of-pocket medical expenses.



Add Medicare Part D

Part D, a prescription drug plan offered by a private insurer, adds stand-alone drug coverage to Original Medicare.



Add a Medicare Supplement

Extra insurance offered by private insurers to fill in some coverage gaps of Original Medicare. Some plans may include dental, vision and hearing. Prescription drug coverage (Part D) is not included.



Medicare Advantage

Medicare Advantage (Part C), offered by private insurers, combines Parts A, B and often Part D into one plan. It limits out-of-pocket medical expenses and may offer additional coverage, and you'll need to use the plan's network doctors.

Medicare Eligibility and Enrollment

To take full advantage of the benefits you've earned, you need to enroll in Medicare at the right time—and in the right way.

Who's eligible for Medicare?

You may be eligible for Medicare if you:

- Are age 65 and older
- Are under age 65 and have certain disabilities
- Have End-Stage Renal Disease (ESRD) — permanent kidney failure requiring dialysis or a transplant

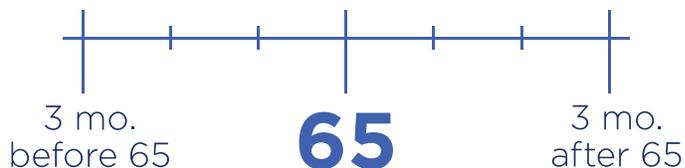
When can I enroll?

If you're like most people, you'll enroll in Medicare around the time you turn 65.

Your Initial Enrollment Period:

- Begins 3 months before your 65th birthday
- Includes the month you turn 65
- Ends 3 months after your 65th birthday

If you don't sign up for Medicare during this period, you may have to pay Part B and Part D late enrollment penalties when you do enroll.

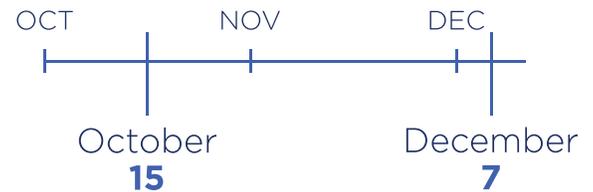


When can I change my coverage?

In addition to your Initial Enrollment Period, there are other times when you can enroll in or change plans:

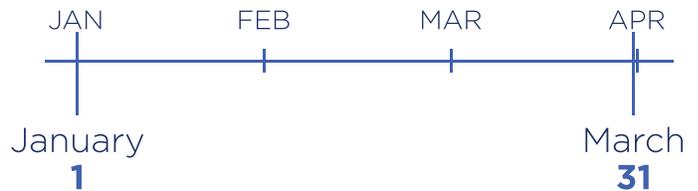
MEDICARE ADVANTAGE ANNUAL ENROLLMENT PERIOD

- Begins October 15 and ends December 7 each year
- Generally, the time period where Medicare enrolled individuals can join or switch Medicare Advantage or Part D plans



MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD

- Beginning January 1 through March 31 each year you may make one of the following changes
- If you're in a Medicare Advantage plan, you can switch to a different Medicare Advantage plan
- You can go back to Original Medicare and, if needed, join a Part D plan



SPECIAL ENROLLMENT PERIODS

- Typically reserved for times when certain events happen in your life
- Each Special Enrollment Period can have different rules
- Reasons for a Special Enrollment Period may include:
 - Changing where you live
 - Losing your current coverage
 - Your plan changing its contract
 - Switching to a 5-star Medicare plan

Choosing Your Medicare Coverage

As you consider which Medicare coverage options are right for you, use these checklists. They'll help you list your current healthcare needs and then compare plans based on what you value most.



Start by making a list that includes:

- The doctors and providers you want to see
- Prescription drugs you're taking now or anticipate taking soon
- How much you can afford to spend each month on healthcare
- The lifestyle you're planning for, including travel

Your Physicians

Doctor	Specialty	Facility Information	Covered? (Y/N)	Notes
<i>e.g. John Smith, MD</i>	<i>Primary Care</i>	<i>Care Associates 123 Main St., Anytown, US Phone: 555.555.5555</i>	<i>Yes/No</i>	

Your Prescriptions

Rx Generic Name (Brand Name)	Dosage and Instructions	Month Supply	Pharmacy	Estimated Cost
<i>e.g. Metformin tablets (Glucovance)</i>	<i>500 mg, one pill 2x daily</i>	<i>30-day/60-day/90-day?</i>	<i>CVS</i>	<i>\$5.00</i>

Anticipated Medical Expenses

Item	Will Medicare Cover It?	Priority	Estimated Cost
<i>e.g. One Root Canal</i>	<i>No (unless enrolled in an MA plan with dental or a DVH plan)</i>	<i>High</i>	<i>\$800 + Crown</i>

Compare Your Options

Use your lists to compare your options. Here are some questions to ask as you consider each one:



- Can I continue to use my preferred doctors and hospitals?
- Are the benefits I need included in the plan?
- How much will I pay in premiums each month?
- What are the plan's co-pays and deductibles?
- Does the plan limit what I pay out-of-pocket each year?
- Are my prescription drugs covered, and if so, what do they cost?
- Is the plan a good fit for my lifestyle?

Thinking about your Medicare coverage options in this way can help you narrow down your options and find a plan that fits your needs, budget and lifestyle. And remember, our licensed insurance agents can help you every step of the way.



Your Medicare choices matter.

They can affect what coverage you receive, the cost of your prescription drugs, how much you pay out of pocket for medical expenses and more. That’s why it’s so important to find coverage that’s right for you – the sooner, the better. Count on us for helpful guidance.

Your PlanEnroll profile helps you find the coverage that’s right for you.

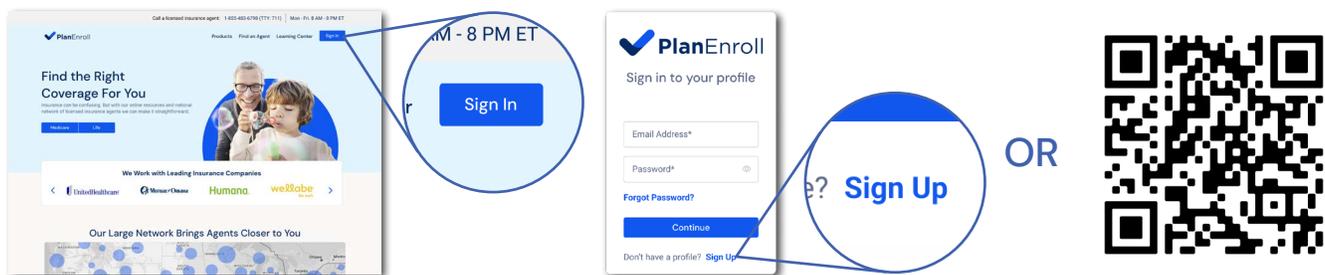
Creating a PlanEnroll profile is a simple way to connect you with plans that may fit your needs and to access guidance to help you make a confident choice.

Your PlanEnroll profile helps you:

-  Save your preferences, including doctors, medications and pharmacies.
-  Connect with your PlanEnroll agent.
-  Come back anytime to review plans, check your to-do list, and see your activity stream.
-  And conveniently access your digital wallet.

Your PlanEnroll data is securely stored, no matter what.

To begin, visit PlanEnroll.com. Click “Sign In”, then choose “Sign Up” under the login fields. Or simply scan the QR code shown.

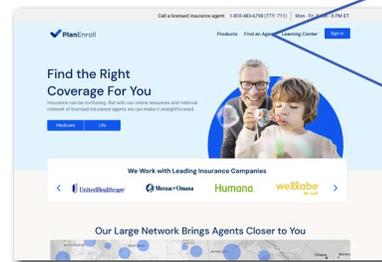


After entering your information, you’ll be able to verify your email address. Then you’re ready to update your preferences and conveniently access important information.

Connect with a PlanEnroll agent.

It's simple and easy to get the help you need:

1. Scan this QR code or click "Find an Agent" on the PlanEnroll website.
2. Fill out the information that's being requested.
3. Either get in touch with the agent provided or wait for them to give you a call. They will help you answer your questions!



833-6798 (TTY)

Find an Agent

Or call to get the help you need right over the phone.

Call +1 (844) 543-4785

8 AM to 8 PM, Mon - Fri

A licensed insurance agent will answer your call.

We're with you every step of the way.

Our licensed insurance agents take the time to get to know YOU and your unique needs. They can answer your questions and help you make a confident plan choice.



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