

ENROLLING IN MEDICARE:

A Few Quick Tips

During the Medicare open enrollment period, all Medicare beneficiaries have the option to reconsider their Medicare coverage for the coming year and make adjustments aligned with their needs. Any changes you make would go into effect in the new year. This includes anyone using original Medicare (Parts A and B), Medicare Advantage (Part C) or Part D prescription drug plans.

First off, some basic facts. Who can obtain Medicare coverage?

Basically, three groups are eligible:

1. Most people 65 and older
2. People younger than 65 who have certain disabilities and illnesses
3. People of any age with kidney failure that requires dialysis or a kidney transplant

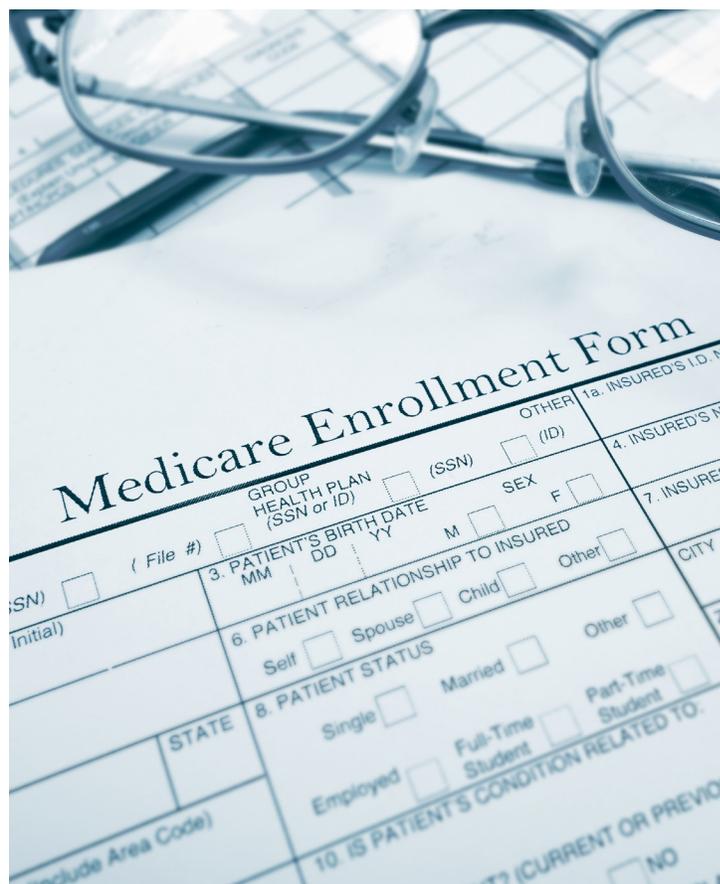
For People 65 and Older

If you're already getting Social Security checks, you will be automatically enrolled in original Medicare.

You'll get your Medicare card three months before your 65th birthday. The benefits kick in on the first day of the month of your 65th birthday. Original Medicare includes Medicare Parts A and B. Part A is hospital coverage and Part B covers doctor visits, lab tests, and other outpatient services.

If you're not getting Social Security payments already, you have to enroll in Medicare.

The Social Security Administration (SSA) handles the enrollment process for Medicare. Call SSA at (800) 772-1213, visit the website (www.ssa.gov), or apply at your local Social Security office.



You can sign up for Part A and/or Part B during the seven month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65. If you don't enroll on time, you may have to pay a higher Part A and/or Part B premium for late enrollment.

For Those With Additional Health Insurance Coverage

According to the most recent official U.S. government Medicare handbook, when you have other insurance, like employer group health coverage, there are rules that decide whether Medicare or your other insurance pays first (see chart below).

Type of Insurance	Who Pays First
If you have retiree insurance (insurance from former employment)	Medicare pays first
If you're 65 and older, have group health plan coverage based on your or your spouse's current employment, and the employer has 20 or more employees	Your group health plan pays first
If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has fewer than 20 employees	Medicare pays first

Medicare Part B

If you or your spouse is still working and you have health coverage through that employer or union, contact your employer or union benefits administrator to find out how your coverage works with Medicare. You can sign up for Part B without penalty any time you have health coverage based on current employment.

Part C - Medicare Advantage Plan

The Medicare Advantage Plan, or Part C, as it is referred to, works like an HMO or PPO. These plans are offered by private companies approved by Medicare. They generally cover all Medicare services and in addition to your Part B premium, you usually pay a monthly premium for the Medicare Advantage Plan. Different plans may have different out-of-pocket costs and different rules.

Part D - Prescription Drug Coverage

Medicare offers prescription drug coverage to everyone enrolled in Medicare. Even if you don't take many prescriptions now, you should consider joining a Medicare drug plan when you're first eligible. If you decide not to join at this time and don't have other drug coverage, you will likely pay a late enrollment penalty. When you're first eligible for Medicare, you can join during the seven month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

During the open enrollment period, anyone can join, switch or drop a Medicare drug plan and the change will take effect in the new year.

Your financial advisor can provide counsel on Medicare, including which plans to enroll in and when, considering your age and financial situation.

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