



LaPorte Insurance Medicare Assistance

DID YOU KNOW THAT MEDICARE HAS 4 PARTS?

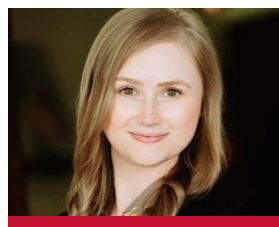
- **Part A** – Hospital Insurance (inpatient care, skilled nursing, hospice, and home health care) There is no cost for this benefit for most individuals. You should be automatically enrolled upon turning 65, but you may want to reach out to Social Security prior to becoming eligible to make sure you will be enrolled. You can and should enroll in this benefit, even if you are still working.
- **Part B** – Medical Insurance (office visits, outpatient care, preventative services) If still working, you can enroll in part B any month that you are still covered under the group health plan, or during the 8-month period following the month your group coverage ends. If your employer group has less than 20 employees, it is advised to enroll in Part B even if choosing to remain on the group coverage, as Medicare will be the primary payor and the group coverage will be secondary. The standard Part B premium is \$148.50 a month but may be higher based on your income. Visit this link for detailed premium information: www.medicare.gov/your-medicare-costs/part-b-costs.
- **Part C** – Medicare Advantage plans (alternative way to receive your Medicare benefits that combines Parts A & B into a single plan – this replaces traditional Medicare) Plans are offered through private insurance companies and come in many different types. Most plans include Part D prescription drug coverage. Many plans also include dental and vision, alternative care, gym memberships, and

more. You must be enrolled in parts A & B to enroll in a Medicare Advantage plan.

- **Part D** – Prescription Drug Coverage (covers prescription medication) These plans are offered through private insurance companies.
- Medicare Supplement Plans (also called MediGap) Although not one of the 4 parts, a Medicare supplement plan is recommended when choosing traditional Medicare (Parts A, B, and D) to help cover the costs Medicare does not cover such as co-pays and deductibles.

A FEW MORE THINGS TO NOTE:

- You can enroll in Medicare Parts A and/or B online at <https://secure.ssa.gov/iClaim/rib>.
- You may choose to opt out of Employer sponsored coverage at any time – doing so will automatically put you into a Special Enrollment Period which allows you to enroll in Medicare benefits.
- **Due to CMS guidelines, we are unable to reach out to employees to discuss Medicare – they must initiate contact and can do so via email or phone.**



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