

Understand your Medicare options ...

and help simplify your transition into retirement.

Medicare has four parts

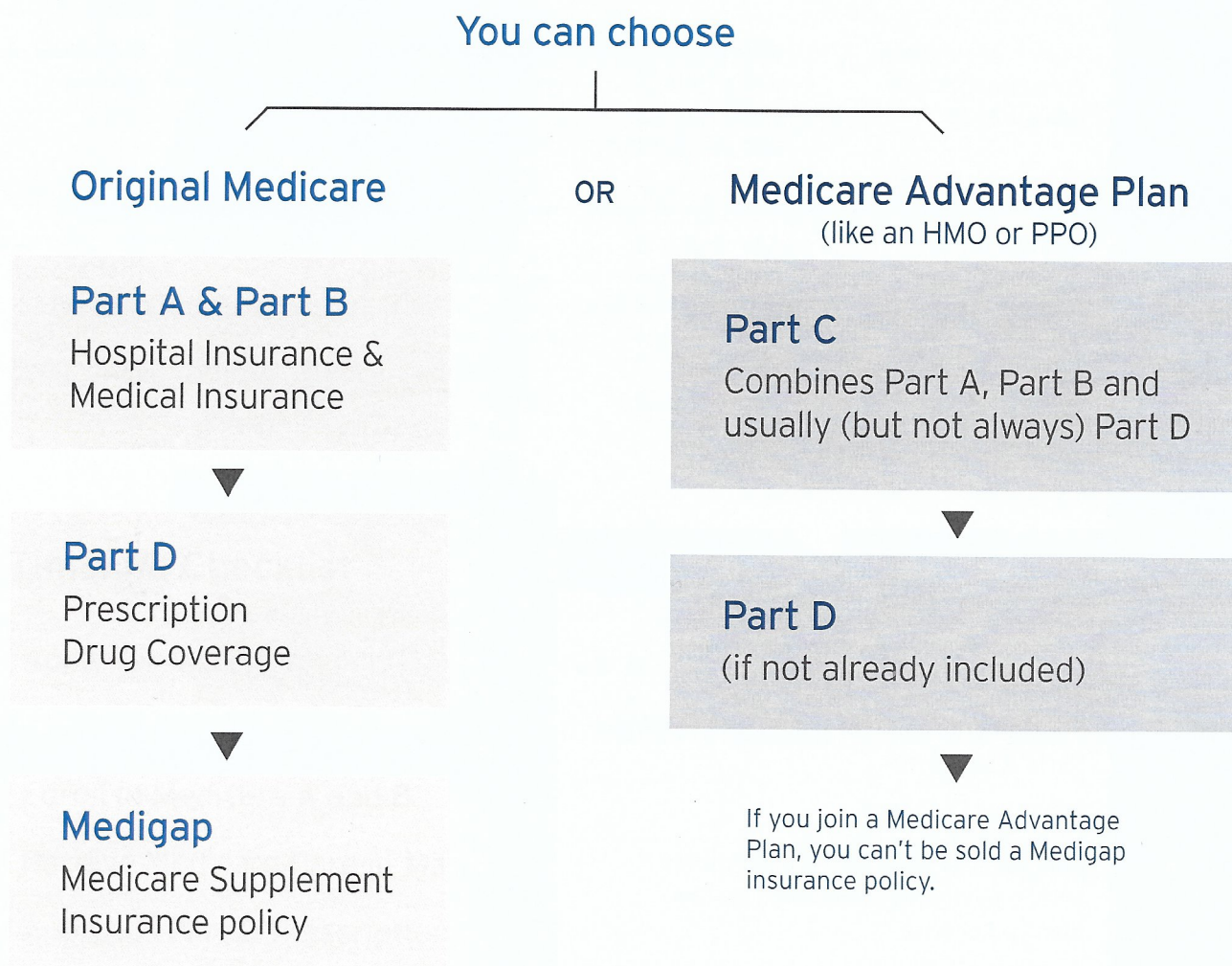
- Part A – Hospital insurance
- Part B – Medical insurance
- Part C – Medicare Advantage Plans
- Part D – Prescription drug coverage

When you should sign up

Most people sign up at age 65. However, each person's situation is different.

Which Medicare coverage is right for you?

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan (Part C). We can help you pay out-of-pocket costs not covered by Medicare with Medicare Supplement insurance. We can help you better understand your rights, options and entitlements when it comes to Medicare, as well as discuss your Medicare Supplement insurance policy options from **Physicians Select Insurance Company**. Use this chart to help you decide which way to get your coverage.



Physicians Select Insurance Company®
a member of the Physicians Mutual family



Physicians Mutual®
Insurance for all of us.®

Your Medicare overview

This simple guide details Medicare Parts A, B, C and D



	Medicare Part A	Medicare Part B	Medicare Part C Medicare Advantage (HMO/PPO)	Medicare Part D
Benefits	Hospital	Medical	Replaces Medicare Part A and Part B (may include Part D coverage)	Prescription Drug
Provider	Federal Government	Federal Government	Insurance Company	Insurance Company
Benefit Gaps	Part A deductibles, co-payments and coinsurance	Part B deductibles, co-payments and coinsurance	Part A and B deductibles, co-payments and coinsurance up to \$9,200.00 (plans may vary)	Individual plans may vary
Location of Services or Supplies	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Normally limited to providers that are in-network	Any pharmacy that accepts the plan
Your Cost	None (in most cases)	\$185.00* (more if your income is higher)	\$185.00* (more if your income is higher) PLUS Medicare Part C Plan costs (vary by plan)	Costs vary by plan and income

Medicare Supplement

Purpose	Supplements some of the gaps in Medicare Parts A and B
Provider	Insurance Company
Benefits	Can pay for Part A and B deductibles and co-payments, depending on the plan you choose
Your Cost	Costs vary by plan

You can't purchase a Medicare Supplement Insurance Policy.

*in 2024

Customer enrollment timeline

Your simple guide to help plan better

My Open Enrollment Timeline

If my birthday is in:	Best to start the process in:	Three months before	Birthday month
January	September		
February	October		
March	November		
April	December		
May	January		
June	February		
July	March		
August	April		
September	May		
October	June		
November	July		
December	August		

My Timeline Checklist

- ☐ Apply for Medicare Supplement Insurance
- ☐ Receive and Review Medicare Supplement Insurance
- ☐ Enroll in Medicare A and B
- ☐ Receive Medicare Card in Mail
- ☐ Apply for Part D Prescription Plan
- ☐ Receive Part D Insurance Card and Payment Information in the Mail

You can get help paying for health care in retirement

Many people choose to have Medicare and then take out a Medicare Supplement (or Medigap) insurance policy. You also have the option to opt out of Medicare and enroll in a Medicare Advantage plan.

Each person – and situation – is unique, so it's smart to talk with an agent/producer to get the information you need as you move to the next stage of your life.

We can help you better understand your rights, options and entitlements when it comes to Medicare, as well as discuss your Medicare Supplement insurance policy options.

**Get the information you need.
Call or email today!**



Stephen Weiss
Agent
Cell: 715-210-7675
sweiss@wwt.net