

OUTLINE OF MEDICARE SEMINAR

1. INTRODUCTION
PARTS A, B, C AND D OF MEDICARE
GOTCHAS #1 & #2
2. DECISION TREE
CONSIDERATIONS WHEN CHOOSING OR CHANGING COVERAGE
3. SIGNING UP FOR MEDICARE
4. HOW MUCH DOES PART A COST?
ANOTHER GOTCHA
5. HOW MUCH DOES PART B COST?
6. HOW DO I PAY FOR PART B?
7. WHAT DOES PART A COVER UNDER ORIGINAL MEDICARE?
8. WHAT DOES PART B COVER UNDER ORIGINAL MEDICARE?
MORE GOTCHAS
DON'T SAY ANNUAL CHECKUP, SAY PREVENTIVE VISIT
9. MEDICARE ADVANTAGE PLANS (PART C)
COUPLE MORE GOTCHAS
CAUTION
10. MEDICARE ADVANTAGE PLANS: COMPARISON SHOP
PREMIUMS
DEDUCTIBLES
DOCTOR VISITS
IN-PATIENT HOSPITAL STAY
MAXIMUM OUT OF POCKET (MOOP); OVERLOOKED BY MOST
STAR RATINGS
11. MEDICARE SUPPLEMENT PLANS
THEY ARE STANDARDIZED
THERE ARE VARIOUS PLANS AVAILABLE; ALL HAVE LETTER
NAMES; SOME CHOICES VARY DEPENDING ON YOUR AGE

CAUTION
BIRTHDAY RULE IN CALIFORNIA

12. PRESCRIPTION DRUG PLANS (PDP): PART D OF MEDICARE
LATE ENROLLMENT PENALTY
HOW MUCH MORE WILL I PAY?
WHICH DRUGS ARE COVERED?
WHY DO SOME PEOPLE DELAY GETTING A PART D PLAN?
RULE #1: REVIEW YOUR PRESCRIPTION DRUG PLAN EVERY
YEAR STARTING OCTOBER 1

13. RESOURCES

SOCIAL SECURITY 800-772-1213
MEDICARE 800-MEDICARE OR medicare.gov
HICAP 800434-0222
CALL ME, Imre von Komarnicki 510-629-9539