

10 LITTLE-KNOWN MEDICARE FACTS

1

Medicare is not free! Once enrolled in Medicare, you will be responsible for premiums, deductibles, copayments and coinsurance.

2

Medicare has no spending limit. You are responsible for 20% of all Part B claims with no out-of-pocket limit.

3

Your income matters! Higher-income earners will pay more for their Medicare Parts B and D.

4

Medicare does not cover everything. Original Medicare does not provide benefits for dental, vision and hearing.

5

Waiting can be costly. Not applying when you are first eligible can result in lifetime penalties and possible delays in coverage.

6

Working past 65? If your employer has fewer than 20 employees, it's time to enroll in Medicare.

7

It all starts with Parts A and B. In order to enroll in a Medicare Supplement or a Medicare Advantage plan, you must have Medicare Parts A and B.

8

What is Medicare Advantage? Medicare Advantage is Medicare benefits administered through a Medicare-approved private insurance company or health plan.

9

Long-term care? Medicare doesn't cover custodial care, often referred to as activities of daily living.

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Help is available. At no cost, MP Group will navigate you through Medicare education and enrollment.



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NAVIGATE MEDICARE TOGETHER

I do not offer every plan available in your area. Currently I represent 5 organizations which offer 17 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all or your options.