WEBINAR WORKBOOK

TURNING 65

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Greetings and Welcome!

I am very happy you are attending my *Turning 65 Seminar*. I am sure the mail is stacking up at home from all the different companies, each one wanting you to choose them as your Medicare Plan. In the pile of mail you have accumulated, some of the information is about Medicare Supplements, some is Medicare Advantage Plans, and the remainder is Medicare Prescription Drug Plans. The confusing part is that the plans start to blend together and you're not sure of the difference in the plans, the companies, or the premiums and co-pays.

This is where I come in. Just relax today…there is nothing to buy or for sale today…nothing to enroll in today…I will explain how Medicare works, and the difference in a Medicare Plan.

Thanks for coming!

Your Medicare coverage choices at a glance

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.

Start

Step 1: Decide how you want to get your coverage.

ORIGINAL MEDICARE

or

MEDICARE ADVANTAGE PLAN
(like an HMO or PPO)

Part A
Hospital
Insurance

Part B
Medical
Insurance

Combines Part A, Part B, and **usually** Part D.

Step 2: Decide if you need to add drug coverage.

Part D
Prescription
Drug Coverage

Part D
Prescription
Drug Coverage
(if not already included)

End

If you join a Medicare Advantage Plan, you don't need and can't be sold a Medigap policy.

Step 3: Decide if you need to add supplemental coverage.

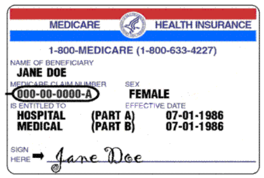
Medigap
(Medicare
Supplement
Insurance
Policy

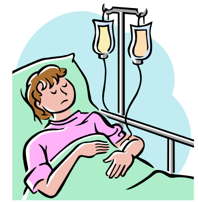
End

Source: *Choosing a Medigap Policy 2020*

Inpatient Hospital Care

Original Medicare Only





Medicare Benefit Period is 60 Days

		Hospital Part A		Medical Part B		Excess Charge
		You Owe	+	You Owe	+	You Owe
1	**Days 1-60 Inpatient Hospital Stay** (Hospital Part A Deductible)	$1,484.00 1 Day Hospital Stay	+	20%	+	15%
	90 Inpatient Hospital Stay (You pay $371 per day co-pay each day 61-90)	$12,614.00 90 Day Hospital Stay	+	20%	+	15%

After a 90 Day Hospital Stay– Your "Medicare Benefits " End
After your "Medicare Benefit Period" Ends - You have a pool of 60 Lifetime Reserve Days you may use

2	**60 Lifetime Reserve Days** (You pay $742 per day co-pay each day 91-150)	$57,134.00 150 Day Hospital Stay	+	20%	+	15%

After you use all of your "Lifetime Reserve Days"
Your Medicare Coverage Ends

3	**Medicare Coverage Ends!** Until you're out of the Hospital 60 consecutive days YOU PAY ALL COST>>>>>>>>>>>>>>>>>>>>>>	All Cost	+	All Cost	+	All Cost

Your Medicare Benefits will resume after you are out of the hospital 60 Consecutive Days
Once your Lifetime Reserve Days are used, they will never be available again
No Maximum "Out of Pocket" Cap on Original Medicare

Source: *Medicare and You 2020*

After $203 Deductible

Medicare Supplement
Plan G

Please notice the plans are the same,
But the prices vary greatly from <u>company</u> to <u>company</u> for the exact same coverage

	Plan G Company 1	Plan G Company 2	Plan G Company 3	Plan G Company 4	Plan G Company 5
Monthly Premium>>	**100.00**	**110.00**	**126.00**	**139.00**	**155.00**
Primary Care Physician	$0	$0	$0	$0	$0
Specialist	$0	$0	$0	$0	$0
Hospital Inpatient – Cost Per Day	$0	$0	$0	$0	$0
In patient & Outpatient Surgery	$0	$0	$0	$0	$0
MRI, Cat Scans	$0	$0	$0	$0	$0
Test, X-Rays	$0	$0	$0	$0	$0
Emergency Room	$0	$0	$0	$0	$0
Can I see any doctor I choose?	YES	YES	YES	YES	YES
Do I need a referral to see a specialist?	NO	NO	NO	NO	NO
Can I go to any hospital I choose?	YES	YES	YES	YES	YES

The rates above are examples used for illustrative purposes only. They do not represent any one carrier, plan, or policy.

	Medicare Supplement Insurance (Medigap) Plans									
Benefits	**A**	**B**	**C**	**D**	**F***	**G***	**K**	**L**	**M**	**N**
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2020**			
							$5,880	$2,940		

Source: *Choosing a Medigap Policy 2020*

Medicare Supplements

(also known as Medigap)

IMPORTANT FACTS

- You must have Part A and Part B
- You pay a monthly premium for your Medigap policy in addition to your Part B premium
- A Medigap policy covers only one person. Spouses must buy a separate policy
- You can't have prescription drug coverage in both your Medigap policy and a Medicare drug plan
- You need to compare Medigap policies as costs vary and may go up as you get older.
- Some states limit Medigap costs

Guaranteed Coverage

When you turn 65 or first enroll in Medicare Part B, you have **6 month to choose** a Medicare Supplement Plan without answering *any* health questions. After those 6 months, insurers **can ask health questions** and can **decline your application** if they wish.

Choice of Doctor

Keep your current doctor; choose any doctors that accept Medicare

Choice of Hospitals

Cleveland Clinic, Mayo Clinic, M.D. Anderson, etc.

Premiums

A company <u>cannot</u> single you out for a rate increase or drop your coverage if your health changes.

Medicare Prescription Drug Plan

Member: Jane Doe
ID# 3452786

BIN#: rn6538
RX#: 358

Effective Date: 01/01/2013

Deductible	**$0-$445**
Tier 1 – Generic	$6
Tier 2 – Preferred Brand	$42
Tier 3 – Non Preferred Brand	$91
Tier 4 – Specialty	33%

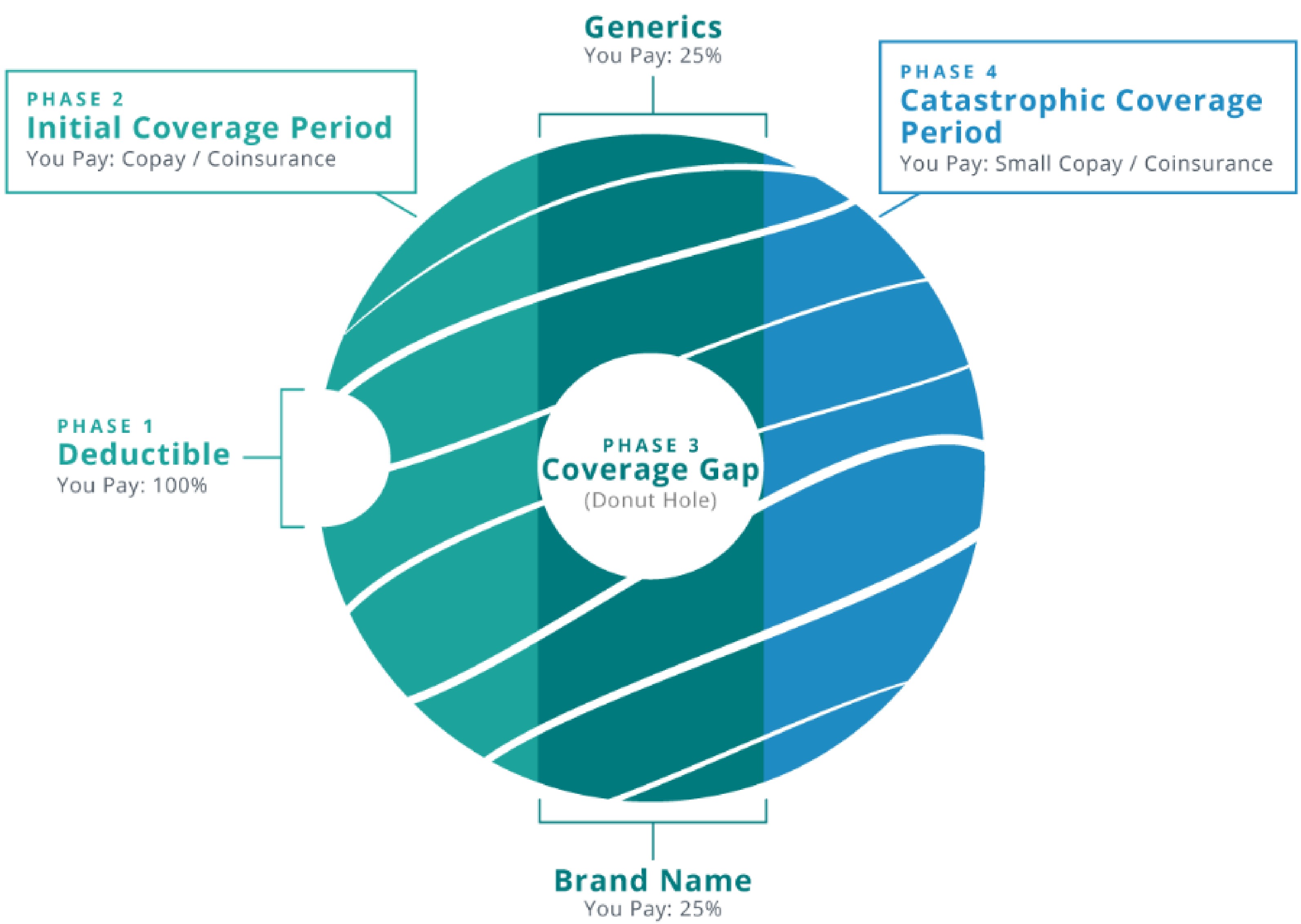
This is an example only!

Co-Pays Vary
Premiums Vary
Deductibles Vary
Formularies Vary

I will enter your medications into www.medicare.gov.
Medicare will list the plans in order of the least amount out of your pocket.
There is no obligation to enroll in any plan at any time.

The rates above are examples used for illustrative purposes only. They do not represent any one carrier, plan, or policy.

The 4 Phases of Part D Coverage



Medicare Advantage Plans
Medicare Part C



	 Medicare Advantage Plan 1	 Medicare Advantage Plan 2	 Medicare Advantage Plan 3	 Medicare Advantage Plan 4	 Medicare Advantage Plan 5

Please notice the plans, co-pays and premiums vary from company to company!

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Monthly Premium (in addition to Part B)	0.00	0.00	54.00	19.00	39.00
Primary Care Physician (Office Visit)	0	5	15	15	20
Specialist (Office Visit)	20	30	30	30	40
Hospital Inpatient – Cost Per Day	100	150	200	175	190
# of Days	1-5	1-5	1-14	1-10	1-20
Outpatient Surgery	100	150	20%	175	100
MRI, Cat Scans	20%	20%	20%	20%	50
Tests, X-Rays	20%	15	10	15	20%
Emergency Room	65	65	65	65	65
May I see any doctor I choose?	NO	NO	YES	NO	NO
Do I need a referral to see a specialist?	NO	YES	YES	NO	YES
Includes Part D Prescription Drug Plan	YES	YES	NO	YES	YES
Plan includes routine visit coverage	YES	YES	NO	NO	NO
Plan includes Fitness Club Membership	YES	YES	NO	NO	NO

*This chart is for illustration purposes only and does not reflect the benefits of any one plan or company.

What are the Benefits of Working with Me?

•**I WORK FOR YOU** – I am not biased. I represent all of the major insurance companies in the senior market. I truly have your best interests in mind when helping you choose the plan that is the best for YOU. Instead of one company only presenting just one plan, let me help you evaluate *all* of the plans.

•**PERSONALIZED SERVICE** – Together, we will perform a thorough needs assessment and I will customize a solution to fit YOUR SPECIFIC NEEDS.

•**I AM YOUR TRUSTED ADVISOR** – It can be very frustrating when you call an Insurance company. When you have a problem, don't call the 800 number and wait on hold. Let me do that for you.

•**FREE REVIEW EVERY YEAR** – All insurance plans are subject to change each year. Whether that be a change in rates, coverage, formularies, or service area, I will be up to date on all the changes and will keep you informed. I will make sure you continue to have the best plan at the best price, putting money back in your pocket.

TEAM OF EXPERTS –- I have assembled a *team of experts* in the fields of insurance; tax planning and preparation; and estate planning and elder law issues. All of my clients are able to enjoy tax and legal services at special Client Only VIP rates.

•**CLIENT APPRECIATION EVENTS** –- Several times per year we hold special client appreciation events. These events are dinners, parties, sports outings, etc. that I put together simply as a thank you to all my valued families.

•**NO COST FOR MY SERVICES** – You will never pay one penny for my help. I am paid by the insurance company you choose. You can buy insurance directly from the company, but the price is the same, and you will not have a personal, local agent you can rely on to be there when you need help. ***

***Tax and Legal services are provided by affiliated firms at an additional charge.