

Comprehensive Financial Group Inc.

"Financial Service Professional Since 1991"

James R. Grazioli - President

Medicare Turning 65 step By Step Process Page 1

- A. Before you can apply for Medicare Supplement or Medicare Advantage coverage, you must have received your Medicare claim card, and it must state the effective date of BOTH Medicare Part A and Medicare Part B. You can then apply for Medicare Supplement coverage as early as 3 months before your Medicare birthday month. Your effective date would be the first of your birthday month, EXCEPTION: your birthday is on the 1st of the month, & then your effective date would be the 1st of the prior month of your birthday month.**
- B. If you are already signed up for Social Security Income or will be starting on your Medicare effective date month: You should automatically receive your Medicare Claim Card with Part A & Part B effective dates listed. The Medicare Part B premium will be an automatic deduction out of your Social Security check. See the table on the next page for your premium amount. This monthly charge is separate from the cost of a Medicare Supplement Plan. When you have your Medicare Card with both Medicare A and B, then please call me to further assist you as there is no charge for my service, and there is no difference in cost by going with me. The companies pay me, and I can also help you in the future if needed, so you will have a local agent to help you.**

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- C. If you are not signed up for Social Security Income and are not planning to when you turn 65, BUT YOU DO want to sign up for Medicare Supplement Coverage, contact the Social Security Department at 1-800-772-1213, or go on line to: www.ssa.gov and Click – Online Services, then Under Apply For Benefits, Click on – Apply for Medicare Benefits and follow the instructions and sign up for Medicare Part A and B, and make arrangements to pay the Part B premiums. Then you will receive your Medicare Claim Card. As soon as you receive your card please call me so I can further assist you.**
- D. If you are not collecting Social Security, and still working and are on a group health plan, and with a company of 20 or more employees, and you are not going to sign up for a Medicare Supplement Plan until you leave your Company Group Health Plan, you do not have to sign up for Medicare Part A or B and you will not be penalized. This will save you the monthly Medicare Part B Premium while you have a qualified group health plan. If you do not work for a company with 20 or more employees, then you do need to sign up for Medicare Part A& B or there will be a 10% penalty per year for every year you delay the Part B sign up and that will be added to your Part B premium. The penalty is based on the base premium not the total premium.**

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E. If you do decide to sign up for Medicare Part A & B, when you turn 65, and still stay on your group health plan, you can do so by going to go to www.ssa.gov and create an account or you can call the Social Security Department at 1-800-772-1213 and make an appointment.

Go to next page for Part B Premiums

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MEDICARE PART B PREMIUMS

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The Table Below pertains to most people who are over 65 or are turning 65 in 2025 and will **START Part B enrollment in 2025**. Premiums are based on your 2023 Income.

Single

Married Joint

Monthly Premiums

\$105K or Less	\$210K or Less	\$185.00
Greater Than \$105K to \$131K	Greater Than \$210K to \$262K	\$259.60
Greater Than \$131K to \$163K	Greater Than \$262K to \$326K	\$369.90
Greater Than \$163K to \$196K	Greater Than \$326K to \$392K	\$480.80
Greater Than \$196K and less than \$500K	Greater Than \$392K and less than \$750K	\$591.90
Greater Than or Equal to \$500,000	Greater Than or Equal to \$750,000	\$628.90

Go To next page for Part D Premiums

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Medicare Part D Monthly Premiums

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The chart below shows your 2025 estimated prescription drug plan monthly premium based on your income in 2023. If your income is above a certain limit, you will pay an income-related monthly amount in addition to your plan premium.

If your Yearly File Individual Tax Return	Income in 2023 Was	You Pay in 2025
\$105K or Less	\$210K or Less	\$0 – Pay Only Your Plan premium
Greater Than \$105K to \$131K	Greater Than \$210K to \$262K	\$13.70 + Your Plan Premium
Greater Than \$131K to \$163K	Greater Than \$262K to \$326K	\$35.30 + Your Plan Premium
Greater Than \$163K to \$196K	Greater Than \$326K to \$392K	\$57.00 + Your Plan Premium
Greater Than \$196K and less than \$500,000	\$392K and less than \$750,000	\$78.60 + Your plan Premium
\$500,000 or above	\$750,000 and above	\$85.80 + Your plan premium

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Medicare Supplements

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1. Medicare Supplements & Stand-Alone Drug Plans

- A. With a Medicare Supplement Plan, you can go to any doctor, any Hospital anywhere in the country that accepts Medicare. There are no mandatory lists to choose providers from. You would also need to purchase a separate Prescription Drug Plan, even if you do not take prescriptions, so there would be no penalty.**
- B. With a Medicare Supplement Plan, you pay a monthly premium to have the plan. Example: Supplement Plan G – Male Age 65 nonsmoker in Area 2 could pay \$222.49 per month. A Female Nonsmoker in Area 2 could pay \$213.72.**
- C. With the Plan G, you would only have a \$240.00 per year deductible for out-patient medical expenses and then all Medicare covered expenses would be fully paid by the plan and you would pay nothing out of pocket for covered medical services.**
- D. For Hospitalization—the \$1,632 Deductible is paid by your plan.**
- E. With the Plan G High Deductible Plan, you pay a lower monthly plan premium. Example: Plan G High Deductible – Male age 65 nonsmoker in Area 2 could pay \$55.77 per month. A Female nonsmoker in Area 2 could pay \$53.64 per month.**

Go to The Next Page for Medicare Advantage Plans

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Medicare Advantage Plans

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YOU CHOOSE FROM PROVIDERS THAT ARE IN NETWORK*

- A. Several plans have \$0, no monthly premiums and include medical and prescription coverage. Some plans do charge a monthly premium.**
- B. You pay as you use the plan. Example: You would pay a copay for doctor visits. With covered Preventative Services, there are no copays.**
- C. With a hospital stay you pay a copay per day up to a certain number of days. Then you pay nothing after that. (Ask about our Hospital Supplemental plan. It pays your Hospital Co Pays for an in hospital stay).**
- D. There are two types of plans: HMO and PPO**
- E. HMO – You must choose a primary care physician that is in network and takes the plan. In most situations you must get a referral to see other doctors such as specialists. You must only use in network doctors and providers unless it is a true emergency.**
- F. PPO – You choose a primary care physician, but you do not have to get a referral to see in network providers. If you choose to go out of network, you will pay more out of pocket than with in network providers.**

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Medicare Advantage Plan Continued

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G. There are limited Dental, Hearing, and Vision Benefits. (See the Summary of Benefits per plan).

H. Most plans include Gym membership at no cost.

***Exception: With a PPO Plan you may go out of network, but you will pay higher costs.**

IMPORTANT: PLEASE CALL US TO GUIDE YOU AS THERE IS NO COST FOR OUR SERVICE. YOU PAY THE SAME COSTS FOR THE PLANS. YOU WILL HAVE A LOCAL FLORIDA AGENT IF NEEDED FOR FUTURE SERVICE.

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