

Welcome to

MEDICARE

An educational meeting to answer many of the common questions you have regarding your transition to Medicare.





Who we are

Roger Ward has been serving the Triad for over 15 years as one of the most trusted resources for Medicare related products. As a true independent agency, we provide an educational (no pressure) approach to helping you find the right coverage. We have hundreds of satisfied clients and welcome the opportunity to help you with your Medicare product needs.

We look forward to speaking with you soon!

336-627-3099

307 W. Meadow Rd. Ste A, Eden, NC

www.RogerWardinsurance.com

Today we
will discuss...



Medicare Eligibility & Enrollment



Medicare A & B (Original Medicare)
2019 Premiums



Medicare A & B (Original Medicare)
2019 Coverage



Understanding Medicare Part D
(Drug Coverage)



Buying Tips &
Important Things to Know



Medicare Enrollment Periods



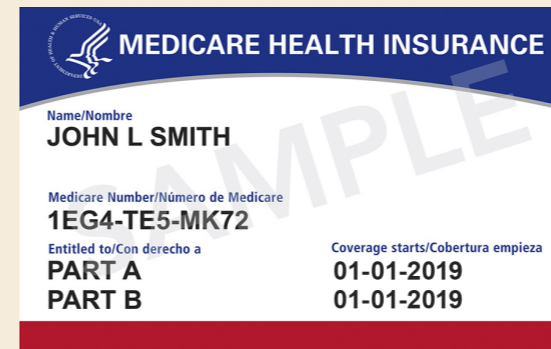
Medicare Eligibility & Enrollment

✓ *Who is eligible?*

✓ *When do I need to enroll?*

✓ *When will Medicare begin?*

✓ *How do I enroll?*





Medicare A & B (Original Medicare) 2019 Premiums

✓ *Part A* ✓ *Part B* ✓ *How is my income level determined?*

Individual tax return	Joint tax return	Part B Base Rate	IRMAA Part B	IRMAA Part D	Monthly Total
\$85,000 or less	\$170,000 or less	\$135.50	n/a	n/a	\$135.50
above \$85k up to \$107k	above \$170k up to \$214k	\$135.50	\$54.10	\$12.40	\$202.00
above \$107k up to \$133.5k	above \$214k up to \$267k	\$135.50	\$135.40	\$31.90	\$302.80
above \$133.5k up to \$160k	above \$267k up to \$320k	\$135.50	\$216.70	\$51.40	\$403.60
above \$160k up to \$500k	above \$320k up to \$750k	\$135.50	\$297.90	\$70.90	\$504.30
\$500,000 or more	\$750,000 or more	\$135.50	\$325.00	\$77.40	\$537.90



Medicare A & B (Original Medicare) **2019 Coverage**

- ✓ *Part A: Coverage for a Hospital Stay*
- ✓ *Part A: Coverage for a Skilled Nursing Facility*
- ✓ *Part B: Coverage for Other Medicare Services*

Main Problems with
Original Medicare



How do you want to receive your Medicare Coverage?

Option 1

Original Medicare

Part A
(Hospital)



+

Part B
(Doctor Visits)



+

Medicare Supplement

Medigap Insurance



+

Part D (PDP Plan)

Prescription Drug Coverage



or

Option 2

Medicare Advantage

Part C



+



+



Combines Part A & B,
with or without Prescription
Coverage (Part D)

*Some Medicare
Advantage Plans may
also include coverage for
other services, including
fitness programs or
heating and vision care.*



Understanding Medicare Part D (Drug Coverage)



You typically pay a copay or coinsurance amount until your total drug expenses reaches \$3,820 (YTD).

You typically pay no more than 25% of brand name drugs and 37% of generic drugs until you reach \$5,100 (TROOP)

For the remainder of the year you will pay the greater amount of \$3.40 or 5% (for generic drugs) & \$8.50 or 5% (for brand name drugs)

Note: On January 1 of each year, the coverage cycle starts over and the dollar limits can change.



Buying Tips & Important Things to Know



Medigap

Medigap Plans (Medicare Supplement)

Part D

Medicare Part D Prescription Drug Plans

Medicare Advantage

Medicare Advantage Plans



Medicare Enrollment Periods

✓ *Annual Election Period: AEP*

October 15th – December 7th

✓ *Open Enrollment Period: OEP*

January 1st – March 31st

✓ *Special Enrollment Periods: SEP*

Special Life Events throughout the year



Key Terms

Thank You!



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