

Questions about Medicare? Turning 65 Soon?

MEDICARE 101

- ◆ **Medicare Part A**—this is your Hospital Insurance. You are automatically enrolled when you turn 65 & there is no cost for this benefit.
- ◆ **Medicare Part B**—this is your Outpatient Insurance. The monthly premium for 2022 is \$170.10/month and can be taken out of your Social Security check.
 - ◆ If you will be continuing to work after you turn 65 and your employer has more than 20 employees, you **DO NOT** need to enroll in Part B. You can use your employer plan as your Supplemental insurance with Medicare Part A & B.
 - ◆ Once you retire and lose your employer's health insurance, you will be able to enroll in Part B and then move to a Supplement and Part D or an Advantage plan.

Not sure whether to enroll in a Supplement/ Medigap Plan or a Medicare Advantage Plan?

What about Part D or prescription drug coverage?

Are there individual health insurance options available if I want to retire before age 65?

If you have any questions about Medicare or Individual Health Insurance options, give me a call to set up an appointment and discuss your individual situation.



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