

Medicare Basics and Free Consulting

for MileOne Employees and their Spouses

Information and resources to help you learn more about Medicare.

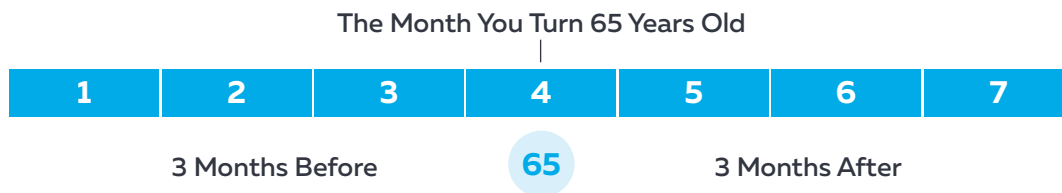
To all MileOne Employees and Spouses,

Learning about Medicare can be a challenge. Randy Hart is a licensed sales representative working on behalf of MileOne and will help you understand your needs, explain your choices, and make Medicare as simple as possible to understand. Below is a list of topics Randy can explain in order to help you make an informed decision about Medicare.

Know When to Enroll in Medicare

You have a 7-month window to enroll

When you turn 65, you'll have your Medicare Initial Enrollment Period (IEP). It begins 3 months before the month you turn 65 and ends 3 months after your birthday month, giving you a 7-month window. If you do not have other health coverage and don't sign up for Medicare during your IEP, you may pay more when you do enroll.



Working after 65

If you plan to work past age 65, you can also enroll in a Medicare Advantage Plan or prescription drug plan up to 2 full months after the month your employer health insurance ends. Keep in mind, you must be enrolled in Part B (medical insurance) to be eligible for a Medicare Advantage Plan. Check with Randy Hart to see if you could save money on Medicare when you turn 65, even if you continue to work.

Finding Insurance for a Younger Spouse

Many couples get their health insurance through one partner's employer. If that partner retires at age 65 and enrolls in Medicare, a younger spouse – and any dependents – may be left without coverage.

Here are some alternative health insurance options for younger spouses:

- **COBRA Temporary Insurance:** This provides continued employer benefits for up to 18 months if you pay the full premium.
- **Individual Insurance:** You can purchase it from a private insurance company.
- **Group Health Plans:** Some organizations offer group health plans to their members.
- **HIPAA-Protected Insurance:** These plans do not exclude coverage for pre-existing medical conditions

Compare Your Coverage

Original Medicare does not cover all medical expenses and does not cover prescriptions. Look at all of the coverage a Medicare Advantage Plan can offer.

Benefits and Features	Original Medicare	Medicare Advantage*
Helps pay for hospital stays	YES	YES
Helps pay for some medical care, like doctor visits	YES	YES
Helps pay for preventive services, like flu shots	YES	YES
Helps pay for prescription drugs	No Coverage	YES
Routine vision coverage	No Coverage	YES
Routine hearing exam and hearing aid coverage	No Coverage	YES
Limits your annual out-of-pocket costs	No Coverage	YES

*Benefits vary by plan.

Have Questions About Medicare? Randy is Here to Help.

Randy Hart

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