



# Medicare 101

## Frequently asked questions

**There's a lot to learn about Medicare. We're here to help you understand the Medicare basics, your different coverage options, enrollment and more.**

### **What is Medicare?**

Medicare is a federal health insurance program for eligible U.S. citizens and legal residents. It is funded in part by taxes you pay while working.

### **Who can get Medicare?**

U.S. citizens and legal residents that have lived in the U.S. for at least 5 years in a row, including the 5 years just before applying for Medicare. You must also be 65 or older, younger than 65 with a qualifying disability, or any age with a diagnosis of end-stage renal disease or ALS.



**Part A**



**Part B**



**Part C**



**Part D**

### **What do I need to know about Medicare?**

There are 4 basic parts of Medicare: A, B, C and D. Medicare Part A and Part B together make up what's known as Original Medicare. You get this from the federal government. Part C (Medicare Advantage) and Part D (prescription drug coverage) are private Medicare plan options offered by Medicare-approved private insurance companies. Different parts of Medicare cover different health care services, and each has costs you may have to pay. Your Medicare costs will depend on the coverage you choose and what health care services you use.

# What does Original Medicare cover?

Original Medicare includes Part A (hospital insurance) and Part B (medical insurance).

## Original Medicare

Provided by the federal government



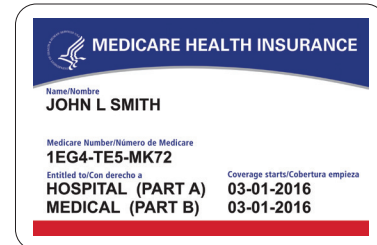
### Part A

Helps pay for hospital stays and inpatient care



### Part B

Helps pay for doctor visits and outpatient care



## Part A features

- ✓ Premium free if you or your spouse worked and paid taxes for 10 years or longer
- ✓ You can't be denied coverage
- ✓ Coverage is nationwide, including any hospital that takes Medicare, anywhere in the U.S.

## Part B features

- ✓ Monthly premium, adjusted for income
- ✓ You can't be denied coverage
- ✓ Coverage is nationwide, including any doctor who takes Medicare, anywhere in the U.S.

## Not covered by Original Medicare\*

- ✗ Some of the cost of your care – you have out-of-pocket costs, with no limit
- ✗ Prescription drugs
- ✗ Routine dental, vision or hearing exams
- ✗ Eyeglasses, contacts or hearing aids
- ✗ Long-term or custodial care (help bathing, eating, dressing)
- ✗ Care received outside the U.S., except for certain circumstances

\*These items may be covered by a Medicare Advantage, Part D or Medicare-related plan.

## How can I get more coverage?

One option to get more coverage is to add a Part D prescription drug plan. Another option would be to choose a Medicare Advantage plan which combines both Parts A and B, usually includes Part D prescription drug coverage, and has an out-of-pocket maximum. You could also choose to add a Medicare Supplement Insurance plan (Medigap plan) for help paying some of the out-of-pockets Medicare Parts A and B don't cover.

### Option 1

Add one or both of the following  
to Original Medicare

#### Medicare Part D plan

Offered by private companies



##### Part D

Helps pay for prescription drugs

#### Medicare Supplement Insurance

Offered by private companies



##### Medicare Supplement

Helps pay some of the  
out-of-pocket costs that come  
with Original Medicare

OR

### Option 2

Choose a  
Medicare Advantage plan

#### Medicare Advantage plan

Offered by private companies



##### Part C

Combines Part A (hospital  
insurance) and Part B (medical  
insurance) in a single plan



##### Part D

Usually includes prescription drug  
coverage



May offer additional benefits not  
provided by Original Medicare,  
such as routine dental and vision

## What is a Group Medicare Advantage plan?

It is a plan designed just for a former employer or plan sponsor, like yours. Only eligible retirees of your former employer or plan sponsor can enroll in this plan. This plan is different and should not be confused with individual UnitedHealthcare Medicare Advantage plans advertised on TV that may be available in your area.

## When can I enroll?

When you turn 65, if you are eligible for Medicare, you'll have an Initial Enrollment Period (IEP). Your IEP is 7 months long. It includes your 65th birthday month, plus the 3 months before and the 3 months after. Your IEP begins and ends one month earlier if your birthday is on the first of the month.

You will be enrolled in Part A and Part B automatically if you are receiving Social Security benefits at age 65, or after receiving Social Security disability benefits for 24 months. If you aren't already receiving Social Security benefits when eligible, you need to enroll in Medicare online at [SSA.gov/medicare](https://ssa.gov/medicare), or visit your local Social Security office.

### The month you turn 65 years old



## Where can I get more information?



Visit [MedicareMadeClear.com](https://www.MedicareMadeClear.com) for more information and resources including helpful videos, downloadable guides, online tools and more. Sign up for the newsletter to get practical, up-to-date articles delivered right to your inbox.



Speak with your employer or plan sponsor's benefits administrator to learn how Medicare may work with your current coverage.



Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week, or visit [Medicare.gov](https://www.Medicare.gov)

Part A late enrollment penalty: If you pay a premium, the late enrollment penalty is 10% of the premium. You pay the penalty for twice the number.

Part B late enrollment penalty: The Part B penalty is 10% of the monthly premium amount for each full 12-month period enrollment is delayed.

© 2024 United HealthCare Services, Inc. All Rights Reserved.

Y0066\_SPRJ84526\_080224\_C

SPRJ84526