



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



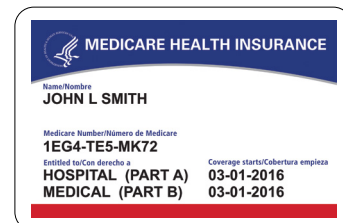
Part A

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*

- ✗ 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)
- ✗ Excess charges for services by doctors who don't accept Medicare
- ✗ 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 prescription drugs, 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 Supplement Insurance

Offered by private companies



Medicare Supplement

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

Medicare Part D plan

Offered by private companies



Part D

Helps pay for prescription drugs

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 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?

You can enroll in Medicare up to 3 months before and after your 65th birthday. 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.



Talk to your former employer or plan sponsor for more information about your specific plan.



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.

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