You have important Medicare decisions to make.

We’re here to help.

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Medicare Quick Tips
8 key facts about Medicare

Medicare Made Clear™

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Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan’s contract renewal with Medicare.

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Quick tips

1. **There are two ways to get Medicare coverage.**
   - You can choose Original Medicare (Parts A & B). Part A is hospital coverage and Part B is medical coverage. Original Medicare is provided by the federal government. Benefits and coverage are the same across the country.
   - Or you can join a Medicare Advantage plan (Part C). Medicare Advantage plans combine Part A and Part B coverage. Many also include prescription drug coverage (Part D) and offer additional benefits. Plans are offered by private insurance companies.

2. **You will pay a share of your costs.**
   - Neither Original Medicare nor a Medicare Advantage plan will pay for everything.
   - You are responsible for monthly premiums as well as out-of-pocket costs such as deductibles, copays and coinsurance.

3. **Protection from high out-of-pocket costs is available.**
   - Medicare Advantage plans put a cap on your out-of-pocket costs for covered services. It’s called the “annual out-of-pocket maximum” and it provides built-in financial protection. There is no out-of-pocket cap with Original Medicare.

4. **There are two ways to get drug coverage.**
   - You may add a standalone prescription drug plan (Part D) to Original Medicare.
   - Or you may enroll in a Medicare Advantage plan that includes prescription drug coverage.
   - Plans are offered by private insurance companies.

5. **You may have many options.**
   - Medicare Advantage plans and prescription drug plans vary in terms of coverage and cost. Insurance companies may offer several plans where you live.
   - Medicare supplement insurance plans are standardized and are the same nationwide, except in Minnesota, Wisconsin and Massachusetts.

6. **Timing matters when you first enroll.**
   - Your Initial Enrollment Period (IEP) is your first chance to enroll in Medicare and choose the coverage you want. Your IEP is 7 months long. It includes your birthday month or the 25th month of getting disability benefits plus the 3 months before and 3 months after.

7. **It’s wise to review your choices every year.**
   - Medicare Open Enrollment happens each year from October 15 to December 7. You may change your coverage choices during this time if you decide to.
   - You may switch from one Medicare Advantage plan or prescription drug plan to another. You may also switch from Original Medicare to a Medicare Advantage plan, or vice versa.
   - Changes go into effect on January 1.

8. **You may enroll or make changes at other times.**
   - Medicare provides Special Enrollment Periods for qualifying life events. Examples include moving your primary residence or leaving an employer health plan.
   - Visit Medicare.gov for a complete list of qualifying events.