

# Medicare Checklist

Medicare isn't free, and was never meant to pay all of your medical expenses. Medicare covers only 80% of your medical costs outside the hospital. You're responsible for the remaining 20%, with no out-of-pocket cap. That's why additional policies exist to supplement or replace Medicare.

That's where **Team West Insurance** comes in. We help you understand your costs and find coverage that fits your lifestyle and budget—and our services are always free.

## IT IS IMPORTANT TO KNOW:

- how Medicare works
- what your coverage options are
- prescription drug coverage facts
- how and when to enroll.

### 6 MONTHS BEFORE YOU TURN 65 (or leave your employer benefits)

**TIP:** If you are **ELIGIBLE** for Medicare, you cannot obtain Tax Credits through the Marketplace. You cannot contribute to a Health Savings Account if you are enrolled in Medicare.

- Attend an educational "Medicare 101" session with a trusted Medicare advisor.
  - We offer In-Person, Online and Phone appointments

### 3 MONTHS BEFORE YOU TURN 65

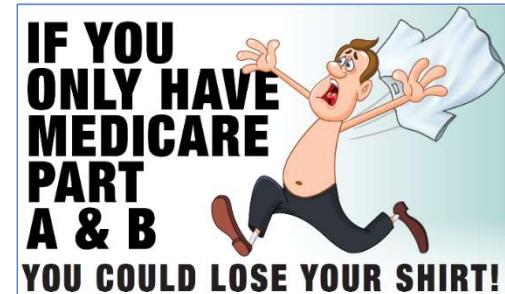
- If you want to stay on your employer's benefits – schedule an appointment to learn your options.
- Enroll in Medicare before you turn 65 in order to
  - avoid a lapse in coverage
  - avoid late enrollment penalties on both Part B and Part D
- Explore the additional coverage options available to you
- Consider your insurance company's reputation and experience
- Arrange for additional coverage to help fill the gaps in Medicare

### THE MONTH YOU TURN 65

It's not too late. Sign up for additional coverage, even if you're already enrolled in Medicare.

### 3 MONTHS AFTER YOU TURN 65

You should be enrolled in Medicare by now. Be sure to have additional coverage in place, next month is too late for most options.



**MEDICARE & HEALTH INSURANCE SPECIALISTS  
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