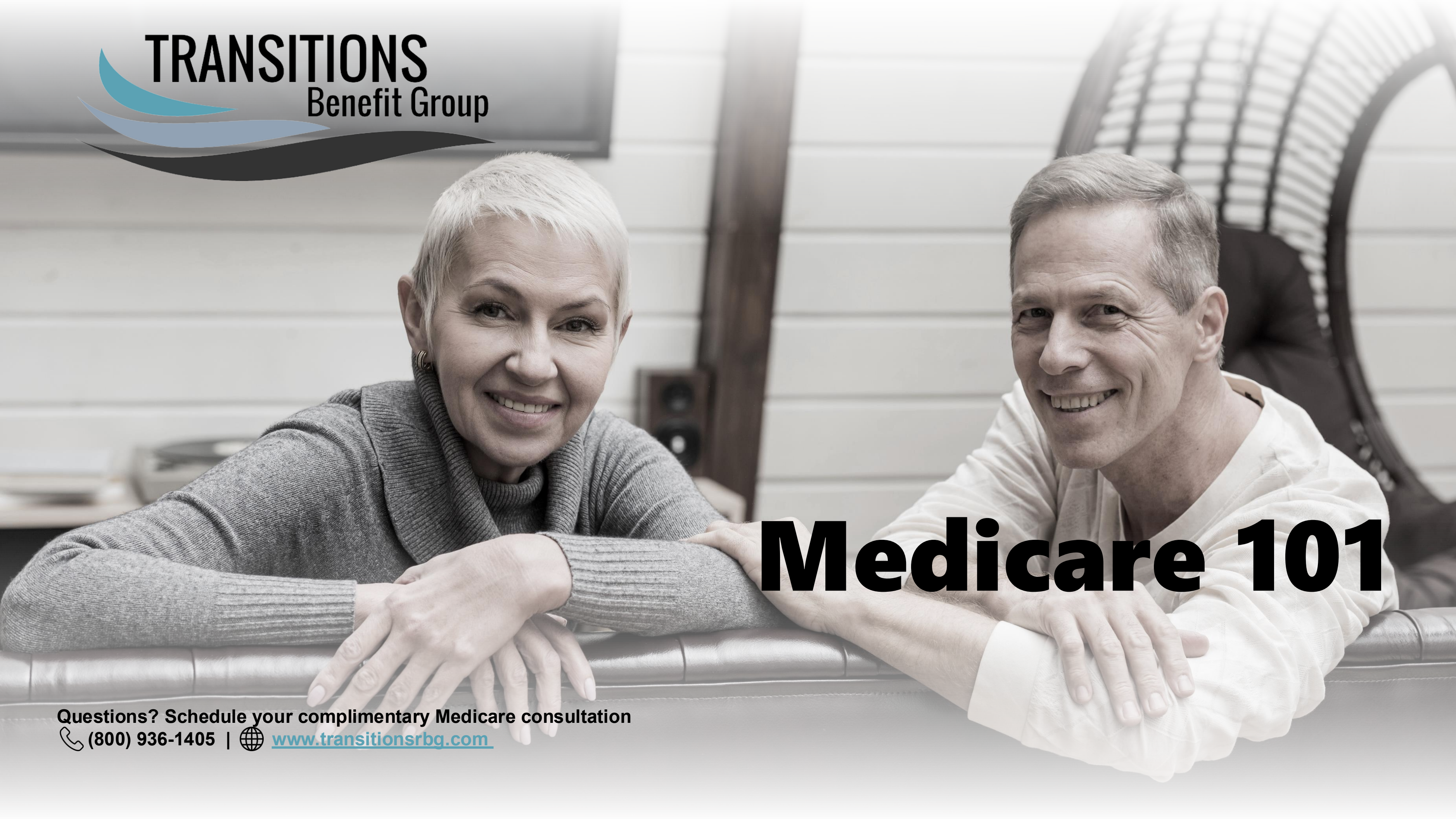




Medicare 101

Questions? Schedule your complimentary Medicare consultation
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Overview of Our Services



Medicare
Coordination



Social Security
Planning



Dental / Vision
Options



COBRA
Alternatives &
Individual /
Family
insurance



Caregiver
Support



Educational
Support

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Understanding Medicare Building a Foundation for Better Healthcare Decisions

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Understanding Medicare

Medicare is the federal health insurance program for individuals age 65 or older and certain younger individuals with disabilities. Even if you have health insurance through an employer, it is important to understand all your insurance options.

MEDICARE



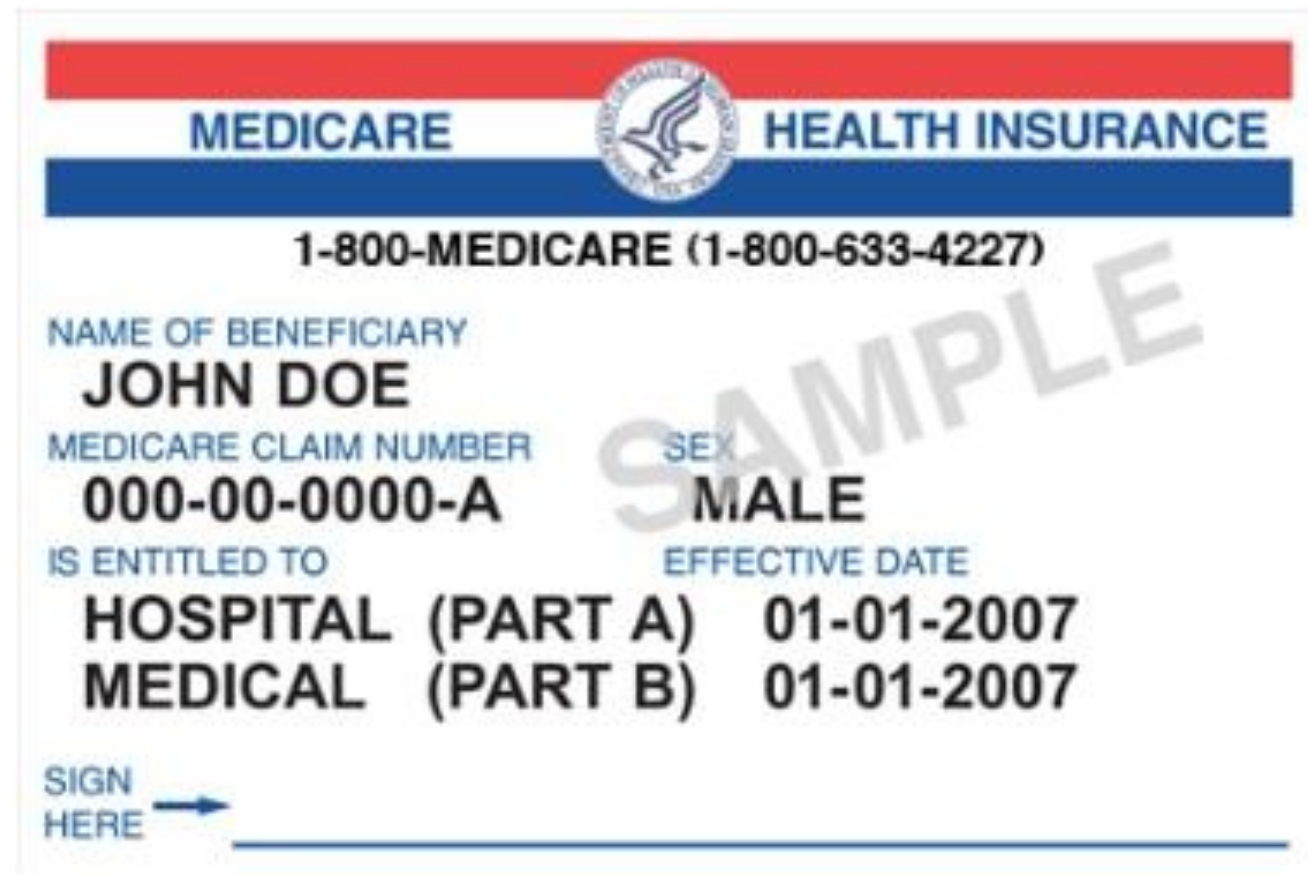
Who is Eligible for Medicare?

- Individuals 65 years of age or older
- Individuals with disabilities who qualify for Medicare under the age of 65
- Individuals with End-Stage Renal Disease (ESRD) or (ALS)

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The Five Questions Everyone Asks About Medicare



A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo. Below the header, it lists the beneficiary's name, Medicare claim number, sex, and the effective date for both Hospital (Part A) and Medical (Part B) coverage. A signature line is at the bottom.

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JOHN DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
MALE

IS ENTITLED TO
HOSPITAL (PART A) **01-01-2007**

MEDICAL (PART B) **01-01-2007**

SIGN HERE → _____

What we'll answer today:

1. When should I enroll?
2. Should I stay on my employer plan?
3. What will Medicare cost?
4. Which plan is right for me?
5. What is creditable coverage?

How TBG can help you make the right decision!

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Understanding Your Medicare Choices

Two Medicare Paths

ORIGINAL MEDICARE

(Part A + Part B)

- ↓ Add Medicare Supplement (Medigap)
- ↓ Add Stand-Alone Part D Plan
- ✓ Nationwide Provider Access
- ✓ Predictable Costs

MEDICARE ADVANTAGE

(Part C)

Often Includes:

- ✓ Part D
- ✓ Dental
- ✓ Vision
- ✓ Hearing
- ✓ Fitness

There are two primary ways to receive your Medicare benefits.
The right option depends on your healthcare needs, physicians, prescriptions, budget, and retirement goals.

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The Four Parts of Medicare

Part A

Hospital Insurance

Part B

Medical Insurance

Part C

Medicare Advantage

Part D

Prescription Drugs

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The Four Parts of Medicare

PART A *

- Hospital
- Skilled Nursing
- Home Health
- Hospice

* Generally premium free with 40 work quarters of your own or your spouses work history

PART B *

- Doctors
- Labs
- Imaging
- Preventive Care
- Outpatient Services

* Generally premium-based

Original Medicare generally pays 80% of approved medical expenses after applicable deductibles.

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Medicare Advantage

Part C (Medicare Advantage)

- Replaces Parts A and B, and sometimes Part D
- Coverage through provider networks (HMO, PPO, and MSA)
- Typically, \$0 or low-cost premium, but cost-sharing is involved
- Maximum Out-of-Pocket helps control costs (maximum of \$9,250 for 2026)

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Medicare Supplement Plans (Medigap)

"Medigap"

- Must be enrolled in Medicare Parts A and B
- Federally standardized plans A through N available in MOST states
- All policies offer the same basic benefits
- Monthly premiums may vary

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Medicare Supplement Plans (Medigap)

Most Popular Medicare Supplements

Plan

Best For



Plan G

Predictable costs



Plan N

Lower premium

High-Deductible G

Lower premium / higher deductible

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Medigap vs Medicare Advantage

Original Medicare + Medigap Supplement

- Higher premiums but **NO COPAYS**
- Freedom to choose doctors
- No referral necessary
- Some routine services *not* covered (vision, hearing, dental)
- Covered anywhere in the United States

VS

Medicare Advantage Plan

- Generally **lower premiums**, but has copays
- May be restricted to a network
- May need referrals for specialists
- May include extra benefits (vision, hearing, dental, fitness)
- Emergency service **ONLY** outside of service area

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Part D Prescription Drug Plans

Part D / PDP

Known as "Prescription Drug Plans"

- A minimum of two medications in each category
- Appeals process for denied medications
- Opportunity to review and change plan annually
- Various payment options
- Preferred network options
- Mail order option
- Step-therapy available

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Selecting a Prescription Drug Plan (PDP)

Selecting a Prescription Drug Plan (PDP)

- Compare drug formulary coverage
- Compare monthly costs
- Compare deductibles
- Compare copays
- Add all costs together to compare annual out-of-pocket cost for each plan

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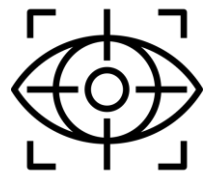
Ancillary Products



Dental



Prescription Drugs



Vision



Long-Term Care



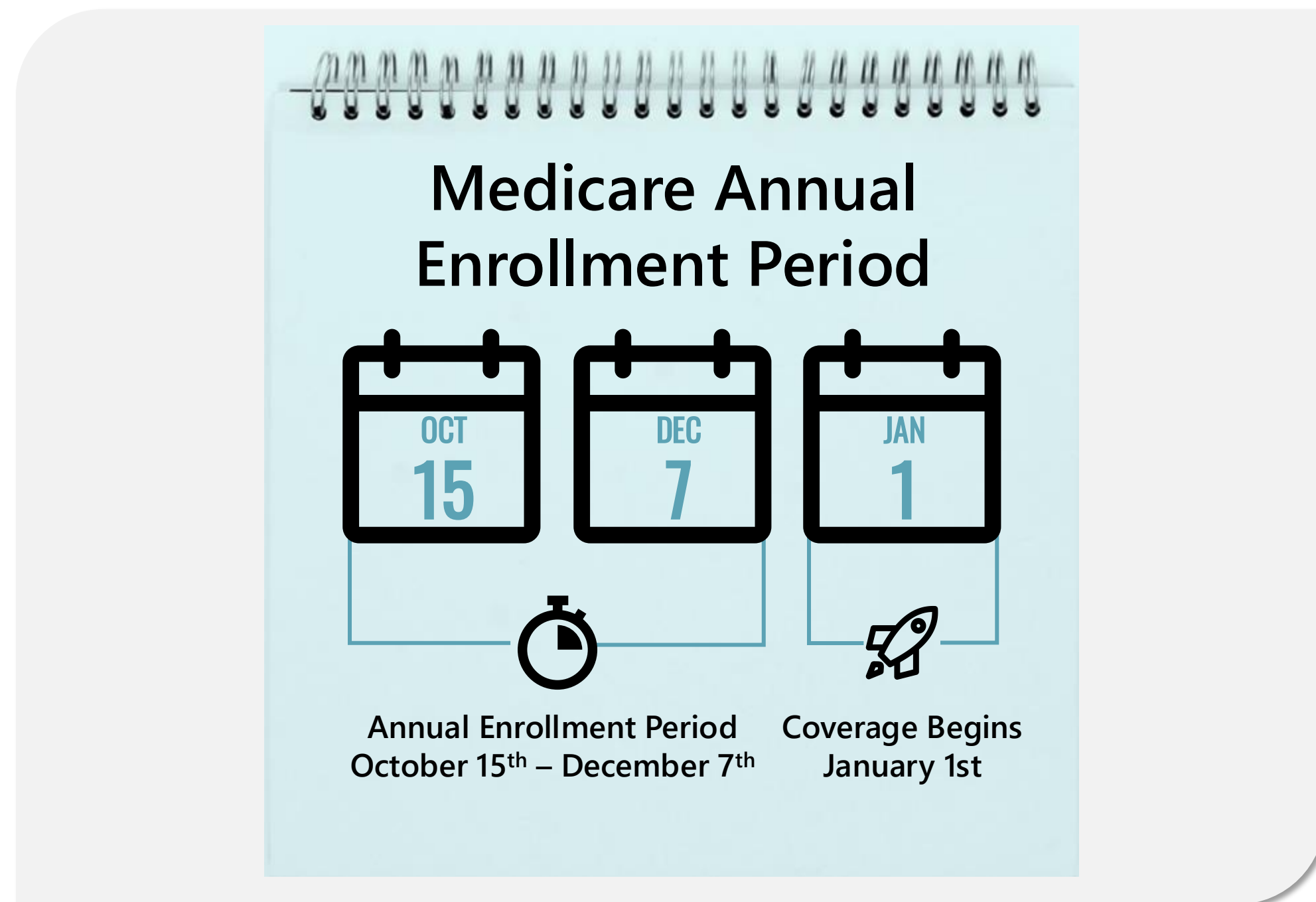
Hearing

Most people choose additional coverage to help fill these gaps.

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Medicare's Annual Enrollment Period (AEP)



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Understanding IRMAA

Income-Related Monthly Adjustment Amount

What is IRMAA?

Additional premiums for Medicare Parts B and D.

Based on your Modified Adjusted Gross Income (MAGI) from two years ago. (2026 looks back to 2024)

- Retirement may qualify you for an appeal.
- TBG can help determine if you qualify.

2024 MAGI	Individual	Married Filing Jointly	2026 Premium
Standard	Up to \$109,000	Up to \$218,000	Standard Premium
IRMAA	Above \$109,000	Above \$218,000	Additional Surcharge

Important Reminder

- IRMAA is not permanent.
- Retirement or other qualifying life events may reduce your surcharge.
- Schedule a consultation with AMS if you receive an IRMAA notice.

Questions? Schedule your complimentary Medicare consultation

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Medicare Enrollment

Collecting Social Security?

Enrollment is **AUTOMATIC**

Card arrives 3 months before 65th birthday

Not Collecting Social Security?

- Enroll (90 days before turning 65)
- Schedule an appointment with Social Security (800) 772-1213
- Sign up at ssa.gov

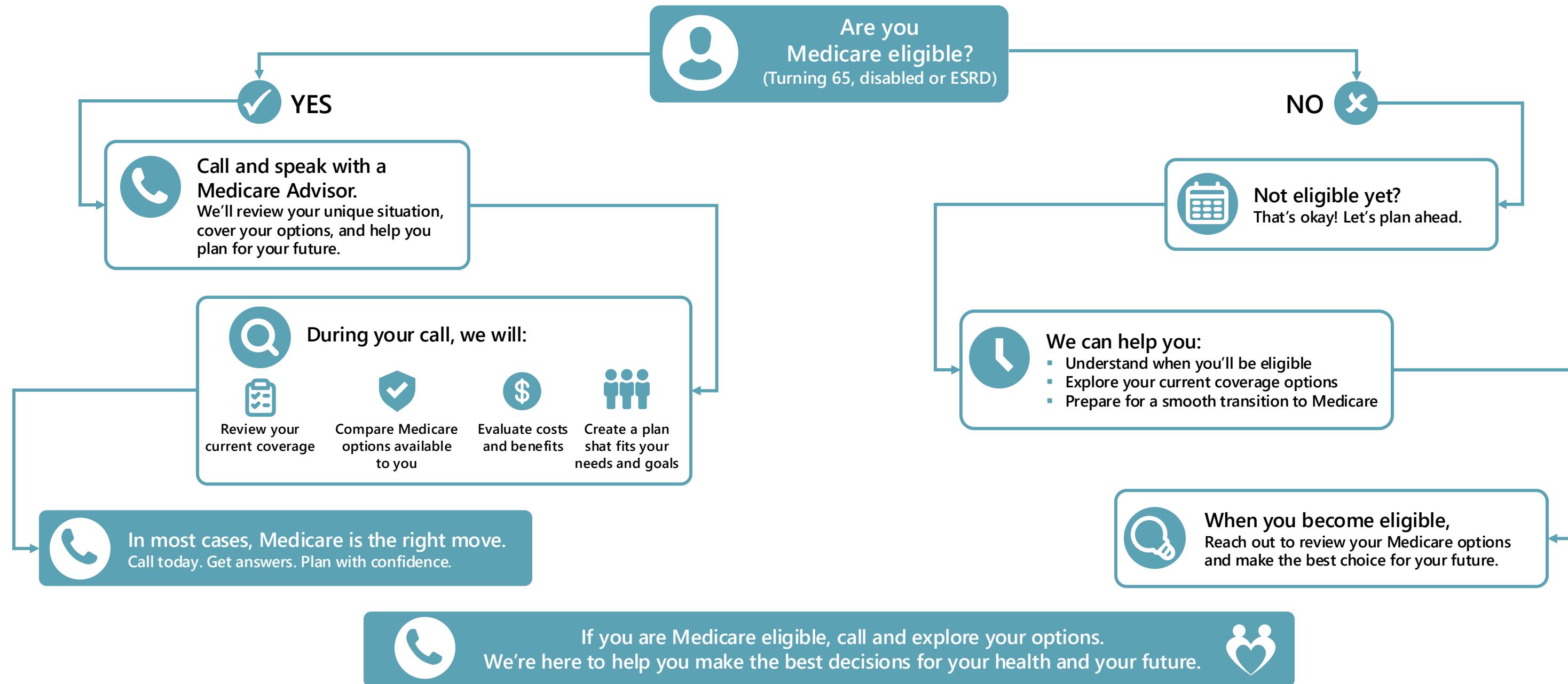
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When Should You Enroll...

Should I Look into Moving to Medicare?

In most cases, if you are Medicare eligible, you should call and explore your options.

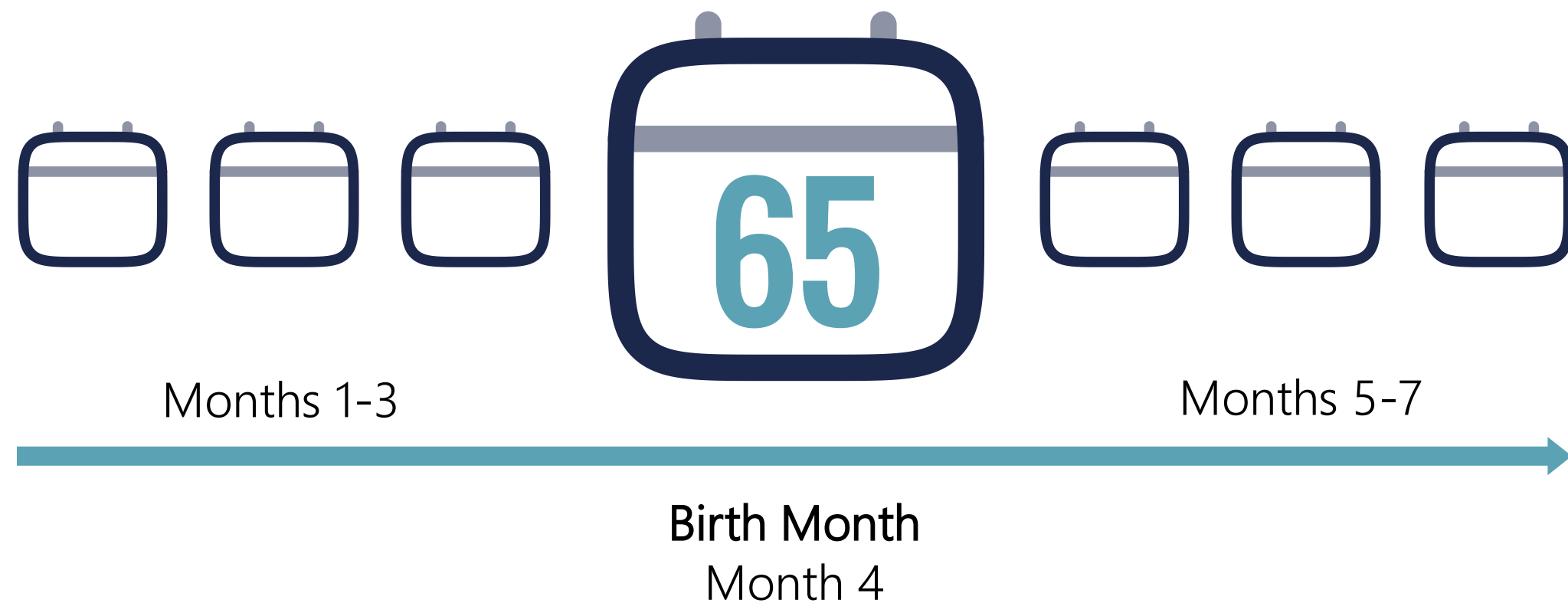


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Initial Enrollment Period (IEP)

Initial Enrollment Period

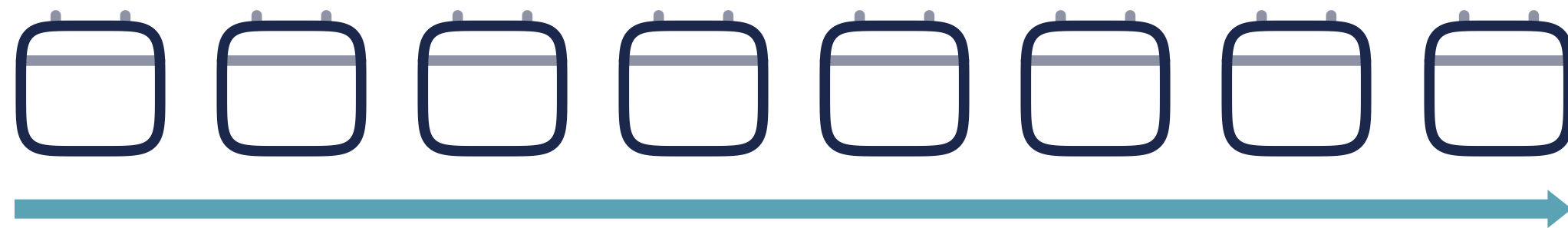


Questions? Schedule your complimentary Medicare consultation

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Special Enrollment Period (SEP)

Special Enrollment Period



Qualifying Life Event
8-Month Period

Questions? Schedule your complimentary Medicare consultation

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Special Enrollment Period (SEP)

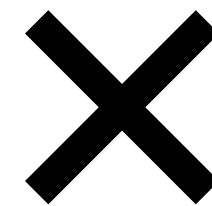
Special Enrollment Period

SEP requires CMS Form L-564: You complete Section A, and your current employer completes and signs Section B.

Yes!



Active group health plan through your own or a spouse's CURRENT employment since turning 65



COBRA
Retiree Plan
ACA/Marketplace Plan

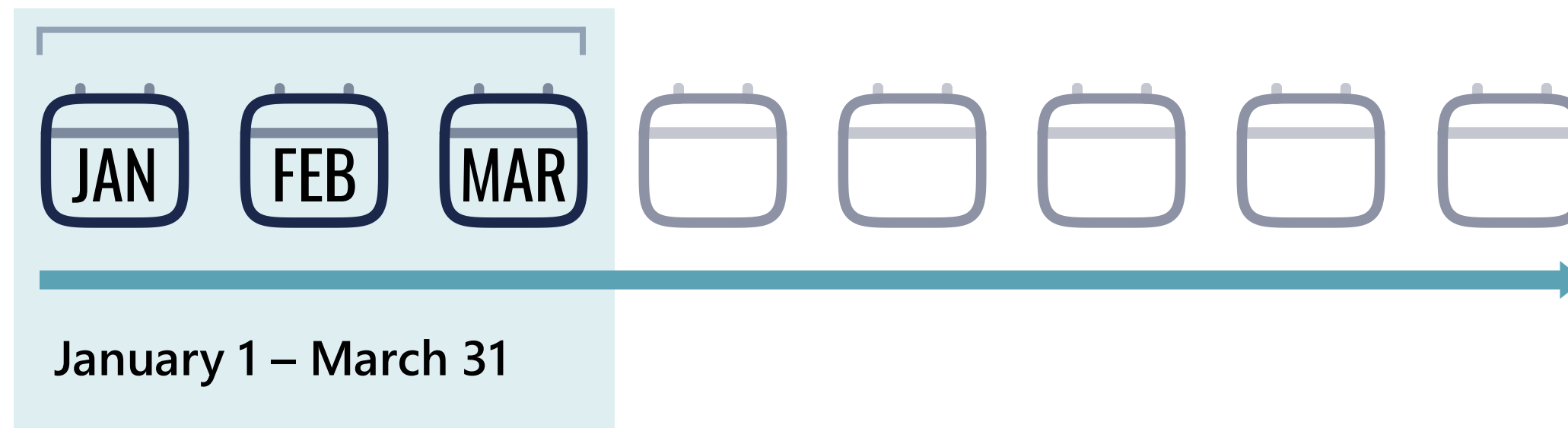
No!

Questions? Schedule your complimentary Medicare consultation

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General Enrollment Period (GEP)

General Enrollment Period



Questions? Schedule your complimentary Medicare consultation

 (800) 936-1405 |  www.transitionsrbg.com

Late Enrollment Penalties (LEP)

* May be waived if you have qualifying employer coverage

Part A

* 10% premium increase
2x the number of years you waited

Part B

* 10% premium increase per year that you waited
Permanent penalty

Part D

* 1% premium increase per month that you waited
Permanent penalty

Medigap Considerations

No penalty, but can be denied coverage
Best options available during initial enrollment

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Employer Coverage Considerations

Still Working? Ask Yourself...

- ✓ Is my employer over 20 employees?
- ✓ Am I contributing to an HSA?
- ✓ Is my prescription coverage creditable?
- ✓ Is my medical coverage creditable?
- ✓ When do I plan to retire?
- ✓ Do I need Part A?

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Now What?



What's Your Next Step?

- ✓ Schedule a Consultation
- ✓ Compare Employer Coverage
- ✓ Review Your Prescriptions
- ✓ Understand Your Timeline
- ✓ Retire With Confidence

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Questions???

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Thank you!

www.transitionsrbg.com

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Download your consultation guide today!



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