

Your 2025 Medicare Guide



I don't work for Medicare. I work for you!



Your Free, No Obligation Guide to Medicare

Medicare is a federal health insurance program for people 65 and older, and for some younger individuals with disabilities or certain medical conditions.



Belle Vida

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Belle Vida Insurance

The Four Parts of Medicare

Medicare has four basic parts that cover specific services.

**“Original”
Medicare**

Part A + Part B

A and B are called “Original Medicare.” It is provided by the federal government. They do not cover services like dental, vision or hearing.

Medicare Part A

→ Hospital insurance

✓ Covers:

- inpatient care
- hospital & rehabilitation facilities
- nursing facility
- hospice
- home health care

\$ In most cases, you won’t pay a premium for Medicare Part A. It’s coverage you’ve already earned.

Medicare Part B

→ Medical insurance

✓ Covers:

- doctors’ services
- hospital outpatient care
- ambulance services
- preventive services
- and more

\$ You do pay a monthly premium for Medicare Part B coverage — usually, it comes out of your Social Security check

Medicare Part C aka Medicare Advantage

→ Combines Part A, Part B and often Part D coverage into one plan

✓ Many plans include coverage for items not covered under Original Medicare

\$ Offered by private insurance companies. You pay your Part B premium, and you may also pay a premium to the insurance company.

The majority of consumers pay no additional premium

Medicare Part D

→ Prescription drug coverage

✓ Only covers prescription drugs
Offered by private insurance companies.

\$ You can add a Part D plan to your Original Medicare coverage, while typically paying a monthly plan premium to the insurance company

Medicare Coverage Options

You have so many coverage options! That may seem overwhelming.
Understanding them can help you choose one that's right for you.

1

Original Medicare ONLY

Part A hospital and Part B medical insurance are provided by the federal government.
They do not cover prescription drugs and do not limit out-of-pocket medical expenses.

3

Add a Medicare Supplement

Extra insurance offered by private insurers to fill in some coverage gaps of Original Medicare.
Prescription drug coverage (Part D) is not included.

2

Add Medicare Part D

Part D, a prescription drug plan offered by a private insurer, adds stand-alone drug coverage to Original Medicare.

4

Medicare Advantage

Medicare Advantage (Part C), offered by private insurers, combines Parts A, B and often Part D into one plan.
It limits out-of-pocket medical expenses while adding some extra benefits.

Sometimes Medicare is not enough.

Additional coverage, often referred to as 'ancillary coverage,' includes important services that aren't covered by Original Medicare. These plans help fill the gaps, offering extra benefits such as those listed below.



Dental, Vision & Hearing

This additional coverage is popular because it can help with costs related to your dental care, vision health and hearing. It can also be purchased as a stand-alone add-in to Original Medicare.



Hospital Indemnity

If you should need an extended hospital stay, hospital indemnity coverage can help. Medicare may cover some or most of your hospital costs, but not all, and hospital indemnity helps with the gap in costs.



Cancer, Heart Attack & Stroke

This additional coverage can help with the costs of cancer, heart attack and stroke services that Medicare may not cover, like cancer drugs, loss of income, travel, home health care and more.



Short-Term Care

For the most part, long-term care is not included in Original Medicare. An ancillary plan that adds short-term care can help bridge the gap.



Travel Plans

Don't forget to purchase travel insurance. Medicare works in the United States but there is limited travel coverage.



Medicare Eligibility and Enrollment

To take full advantage of the benefits you've earned, you need to enroll in Medicare at the right time—and in the right way.

Who's eligible for Medicare?

You can enroll in Medicare if you:

- Are age 65 and older
- Are under age 65 and have certain disabilities
- Have End-Stage Renal Disease (ESRD) — permanent kidney failure requiring dialysis or a transplant

When can I enroll?

If you're like most people, you'll enroll in Medicare around the time you turn 65.

Your Initial Enrollment Period:

- Begins 3 months before your 65th birthday
- Includes the month you turn 65
- Ends 3 months after your 65th birthday

! If you don't sign up for Medicare during this period, you may have to pay Part B and Part D late enrollment penalties.

When can I change my coverage?

In addition to your Initial Enrollment Period, there are other times when you can enroll in or change plans:

ANNUAL ENROLLMENT PERIOD

- Begins October 15 and ends December 7 each year
- Generally, the time when you can join or switch Medicare Advantage or Part D plan

OPEN ENROLLMENT PERIOD

- Begins January 1 and ends March 31 each year
- If you're in a Medicare Advantage plan, you can switch to a different
- Medicare Advantage plan You can go back to Original Medicare and, if needed, join a Part D plan

SPECIAL ENROLLMENT PERIODS

Each Special Enrollment Period can have different rules.

Reasons for a Special Enrollment Period may include:

- Changing where you live
- Losing your current coverage
- Your plan changing its contract
- Switching to a 5-star Medicare plan



Belle Vida Insurance is Here to Help Every Step of the Way!

Your Medicare choices are so important. Not understanding your options could affect your health and wealth!

Your decisions can influence the coverage you receive, your prescription drug costs, out-of-pocket medical expenses, and more. That's why finding the right plan for your needs is so important – and the earlier you do, the better.



Remember:

You're eligible to enroll:

- At age 65, OR
- If you've received Social Security Disability for 24 months



How to apply:

- Visit ssa.gov/medicare
- Call Social Security at 1-800-772-1213
- Apply in person at your local Social Security office
- Let Belle Vida Insurance assist you.

If you would like a **step by step guide** on how to apply for Medicare, please let us know!



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