### Medicare 101 - 2019

<table>
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<tr>
<th>Medicare Plan</th>
<th>How do I Enroll</th>
<th>What does it cover</th>
<th>Premiums/Costs</th>
<th>Deductibles/Co-Pays</th>
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</table>
| **Part A**    | **Original Medicare Hospital Insurance** | • You can enroll and are eligible for Part A on your 65th Birthday  
• Social Security will send notice 3 months before you turn 65 or  
• The 25th Month of Disability due to enrollment because of Disability Eligibility  
• You will receive Initial Enrollment Package in the mail which contains your Medicare Card and “Medicare and You Booklet”  
• If you are not automatically eligible for Part A you will need to sign up  
• Contact Social Security office at least 3 months before you turn 65  
• You do not have to be retired to receive Medicare at 65 | Covers 100% of Inpatient Care: (After Deductible)  
• Hospitalization  
• Skilled Nursing Facilities  
• Rehab Facilities  
• Hospice  
• Home Health Care  
• Three Pints of Blood  
• Inpatient Care in Religious Nonmedical Health Care Institution (Room & Board) | • Part A - Free – If contributed more than 40 quarters (10 years) to Social Security.  
• You pay monthly premiums for Part A if you have not contributed more than 40 quarters (10 years).  
2019  
30-39 Quarters $240.00/monthly  
<30 Quarters $437.00/monthly | Hospital Deductible: $1364.00  
*Benefit Period (60 Days)*  
• Days 0-60 – no copay  
• Days 61-90-$341/day  
• Days 91-150-$682/day  
• Full coverage after day 150  
**Beginning with admission and ends after 60 days without hospital/skilled nursing care  
Inpatient Skilled Nursing Facility or Rehab Deductible: Must follow 3 day stay in hospital (Observation Days do not count)  
• Days 1-20 - $0  
• Days 21-100 - $170.50/day  
• Hospice/Home Care  
• No Deductibles |
| **Part B**    | **Original Medicare Medical Insurance** | • Automatic eligibility at 65th Birthday, or 25th month of SSDI.  
• Part B Initial Enrollment Eligibility Period is 7 months  
• This is 3 months before 65th birthday, on 65th birthday, or 3 months after 65th birthday.  
• If you or spouse, or family member, if disabled and has Group Health Insurance, you do not need to enroll in Part B, but need to notify the Social Security Office of receipt of Credible Health Insurance Coverage. | Covers 80% of  
• Doctor's Services/Visits  
• Specialist Visits  
• Outpatient Care  
• Diagnostic tests  
• Ambulance Services  
• Durable Medical Equipment  
• Emergency Room  
• Preventive Services & for more services See pages 29 to 49 in Medicare & You Book for Part B Services | 2019 Part B Monthly Premium $135.50 Monthly ($406.50 Quarterly) for all Medicare Enrollees for the year 2019  
• Some Medicare Beneficiaries may pay an additional Income Related Premium for Part B and Part D, if their income is greater than $85,000. |  
2019  
• Part B - Annual Deductible is $185.00 yearly  
• You pay TOTAL cost Part B Annual Medical Deductible once a year  
• You pay 20% of the Part B Medical and Coinsurance Cost |
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<td><strong>Part C</strong></td>
<td>Medicare Beneficiaries can enroll by contacting the Delaware County Apprise Program 484 494-3769, directly contacting the Advantage Plan, or enrolling online through <a href="http://www.medicare.gov">www.medicare.gov</a>.</td>
<td>Covers <strong>Part A</strong> and <strong>Part B</strong> Benefits and most Advantage Plans include <strong>Part D Plans</strong> as some companies include the Prescription Drug Plans in their Advantage Plan Premiums. Some companies include some vision, dental, and hearing coverage, and other options.</td>
<td>Insurance Companies set the premiums. Vary State to State, County to County</td>
<td>Premiums, co-insurances, deductibles, and co-pays vary with each policy and company.</td>
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<td><strong>Medicare Advantage</strong></td>
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<tr>
<td><strong>Medicare Benefits</strong></td>
<td><em>(A+B+C+D)</em></td>
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<td>Managed Care Plans</td>
<td>HMO/PPOs</td>
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<td><strong>Medicare S</strong>&lt;br&gt;<strong>Supplement</strong>&lt;br&gt;<strong>Medigap Insurances</strong></td>
<td>There is a <strong>Six Month Guaranteed Issuance Period</strong> during Initial Enrollment into Medicare and/or Medicare Part B. <strong>Medicare Annual Enrollment Period</strong> is not the time to change Medicare Supplemental Plans. Supplemental Plans can be changed anytime during the year if the company allows. <strong>10 Plan types with labels of A-B-C-F- F High Deductible, G, K, L, M and N</strong> Benefits vary with each plan type</td>
<td>Premiums vary by Supplemental Insurance Company. <strong>Benefits are exactly the same across the country for each plan type, regardless of premium.</strong></td>
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<td><strong>Part D 2019</strong>&lt;br&gt;<strong>Medicare Prescription Drug Plan (PDP)</strong></td>
<td>Medicare Beneficiaries can enroll by directly contacting the Part D Plan or enrolling online through <a href="http://www.medicare.gov">www.medicare.gov</a>. If you have one of the Prescriptions Plans listed below you may not need to purchase a separate Part D Plan: VA Benefits PACE/PACENET Employer Prescription Coverage equivalent to basic Part D Prescription Benefit Plan</td>
<td>Part D Plans are administered through private insurance companies who offer Medicare Prescription Drug Insurance (PDP’s), to Medicare beneficiaries. These plans are approved and monitor by Medicare.</td>
<td>Premiums and copays vary by Insurance Provider. Donut Hole (2019): Begins when drug costs reach <strong>$3,820</strong> (All Medicare Beneficiaries receive this amount yearly to cover medication expenses) You <strong>25%</strong> cost of a <strong>Brand Name Drug</strong> or <strong>37%</strong> cost of a <strong>Generic Drug</strong> - until the total drug costs reach <strong>$5,100</strong> for year After <strong>$5,100</strong> is reached <strong>Medicare Catastrophic Coverage</strong> begins – Medicare pays <strong>95%</strong> and you pay <strong>5%</strong></td>
<td><strong>Part D Prescription Plan Deductible for 2019</strong> <strong>$415</strong> Based <strong>Part D Premium</strong> for 2019 <strong>$33.19</strong> Plan premiums, co-insurances, deductibles, and co-pays vary with each policy and company.</td>
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<td><strong>New to Medicare Beneficiaries have two months to enroll into a Part D Plan</strong></td>
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