



# Cruise Confidently Into Medicare

Your guide to making the transition to Medicare coverage



Health insurance partner of the  
Green Bay Packers

**WPS**

**HEALTH  
INSURANCE**

*Local. Honest. Independent.*

# Your Medicare Journey

Don't wait until you turn 65 to start reading up on Medicare. It's a complicated program with many options to consider. You'll want to begin researching and asking questions shortly after you turn 64, or earlier. This guide makes it easy to get started.

## Medicare enrollment timeline

### 12 months before

You should begin preparing for your transition to Medicare.

### 3 months before

Medicare and Medicare supplement Initial Enrollment Periods begin.

### Turn 65 and enroll in Part B

If you apply for a Medicare supplement plan during your Initial Enrollment Period, you won't need to answer any health questions.

### 3 months after

One-time Medicare Initial Enrollment Period ends.

### 6 months after

Medicare supplement Initial Enrollment Period ends.

## The inside scoop on enrollment

You can enroll in Medicare up to three months before the month you turn 65.\* Most people enroll in Medicare Parts A and B when they enroll in Social Security. Part B is optional, but you have to opt out if you want to delay the coverage until later.

If you delay your coverage too long or miss your Initial Enrollment Period for Parts A and B, or Part D prescription drug plans, you may experience a gap in coverage and could also incur late-enrollment penalties, which means you pay more for Medicare when you do enroll.

Medicare Part B requires you to enroll in the seven-month Initial Enrollment Period around your 65th birthday: three months before, the month of, and three months after. However, if you have qualifying employer coverage, you can delay Part B coverage (and premium) without penalty.

You can enroll in a Medicare supplement plan for an additional three months beyond your Medicare Initial Enrollment Period, **no questions asked!** And while there isn't a financial penalty for missing this timeline, you may not be able to enroll in a Medicare supplement if you cannot pass health underwriting, which might mean you will miss out on the coverage you want or need.

*\*Some people can enroll before 65 if they have a disability or end-stage renal disease (ESRD). Additionally, if your birthday falls on the first of the month, you can enroll and your coverage can start one month earlier.*

# Prepare for Medicare

Use this checklist to help ensure you're ready to make the switch to Medicare.

## 6 months before 65th birthday

- Contact Social Security to confirm your eligibility
- Learn the parts of Medicare
- Understand Medicare enrollment periods and late-enrollment penalties

## 3–6 months before 65th birthday

- Understand your current coverage and how it may change when you become eligible for Medicare
- Find out if your doctor accepts Medicare
- Make a list of drugs and services you might need
- Compare different Medicare-related plans

## 3 months before 65th birthday

- Unless you choose to delay, your enrollment in Medicare Part A and Part B is automatic if you already receive Social Security benefits; most people not receiving Social Security benefits must apply for Part A and Part B coverage
- Enroll in a Medicare supplement plan
- Enroll in a Medicare prescription drug plan

## Contact WPS for more information:



1-800-236-1448



[wpsmedicareolutions.com](https://www.wpsmedicareolutions.com)

# Medicare coverage is a buffet—choose your favorite

Original Medicare includes **Part A** for inpatient/hospital coverage and **Part B** for outpatient/medical services coverage. Part A and Part B include limited coverage for your prescription drugs.

**Medicare supplement plans**, also called “Medigap” plans, work together with Original Medicare to help pay for services covered by Medicare. This type of health insurance can be used with a Part D prescription drug plan, which helps make outpatient prescription medications more affordable.

Medicare Part C, or **Medicare Advantage**, plans are a replacement for Original Medicare. Medicare Advantage (MA) plans provide coverage equivalent to Part A, Part B, and sometimes Part D, all in one plan. There are sometimes additional benefits, which may have extra costs. When you choose an MA plan, you are disenrolled from Original Medicare, as these plans replace it.



**Prescription drug plans (PDP)** fall under Medicare Part D. PDPs can be added to Original Medicare and used with Medicare supplement plans to provide coverage for your prescription medications. Some MA plans may provide prescription drug coverage. If you have an MA plan that includes drug coverage, you cannot have a PDP.

You can enroll in a PDP in the seven-month period surrounding your 65th birthday or when your work coverage ends. After your Initial Enrollment Period ends, PDPs have an Annual Enrollment Period just like MA plans do. You must choose your PDP each year during this period, and then you are locked in for the rest of the year.

## Medicare supplement plans work with **Part A** and **Part B** to enhance coverage



**Part A**  
Hospital  
Insurance

**Part B**  
Medical  
Insurance

**Part C**  
Medicare  
Advantage  
plans

**Part D**  
Prescription  
drug plans

## Medicare Supplement vs. Medicare Advantage

Keep Original Medicare from federal government.

Guaranteed renewable for life, as long as you pay your premium.

Moves with you wherever you live in U.S.

There is no network, so you can see any health care provider that accepts Medicare in the U.S.

No referrals are necessary.

Includes Wisconsin state-mandated benefits.

Benefits are simple and easy to understand.

No Annual Enrollment Period, so you can change plans at any time during the year. If you can answer “no” to simple health questions, or qualify for guaranteed issue, it’s easy to make the switch!

Original Medicare is replaced by coverage from a private company, but you still need to pay your Part B premium.

Plans can change benefits and networks, or be discontinued at the end of each year.

Leaving the plan’s area can cause loss of the plan.

The plan network is usually limited to certain providers and geography, except in emergencies.

Referrals can be required for specialists or to get care outside the network.

Not required to include Wisconsin state-mandated benefits.

Multiple levels of benefits (copays, coinsurance, out-of-pocket limits) are common.

Annual Enrollment Period lets you change Medicare Advantage plans during certain weeks each year and then locks you in for the rest of the year.



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# Q&A: Your job, your enrollment, and how to time it

## What if I retire early?

If you are thinking of retiring early, it's important to know that Medicare is not available until you turn 65 or have a disability or end-stage renal disease (ESRD).

## What if I wait to enroll until after age 65?

When the group coverage from your employer (or your spouse's employer) ends, you have an opportunity to enroll in Medicare Part A and Part B, just like you're new to Medicare. As long as you enroll within eight months of your employment/group coverage end date (whichever comes first), you avoid Medicare's late enrollment penalty. Retiree coverage, COBRA, and health reimbursement accounts do **NOT** count as group coverage for the purposes of allowing you to enroll.

## What is the late enrollment penalty?

Medicare Part A has a late enrollment penalty of 10%, which you would pay only if you haven't satisfied the requirements for Part A through your FICA contributions while you were working. Most beneficiaries do not pay a premium. The penalty lasts twice the number of years you could have had Part A, but didn't sign up. Example: If you wait until age 70, you would pay the 10% penalty for 10 years (delayed enrollment 5 years x 2).

Medicare Part B has a late enrollment penalty of 10% for every full 12-month period you could have had Part B, but didn't. This penalty is paid for as long as you have Medicare. Example: If you wait until age 70, you would pay a 50% penalty on your premium for as long as you have Medicare (delayed enrollment 5 years x 10%).

## What if I enroll and I'm still working?

If you continue to work past 65 and your employer has fewer than 20 employees, Medicare will be your primary insurer, so you will want to enroll in Medicare and choose a plan.

If your employer has more than 20 employees, your employer coverage will be primary if your Medicare enrollment is based on reaching age 65. You may still want to enroll in Medicare Part A, as there is no premium for most people, and you won't have to worry about incurring a late-enrollment penalty and/or a coverage gap later.

If your employer has more than 100 employees and your Medicare coverage is based on disability rather than age, then your employer coverage is primary. If you are eligible for Medicare based on ESRD, then the coverage offered by any size employer is considered primary for the first 30 months of your Medicare eligibility.

Medicare also can affect your Health Savings Account (HSA). You should talk to your HSA administrator or a financial professional to see which coverage situation would be best for you.

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## Contact WPS for more information:



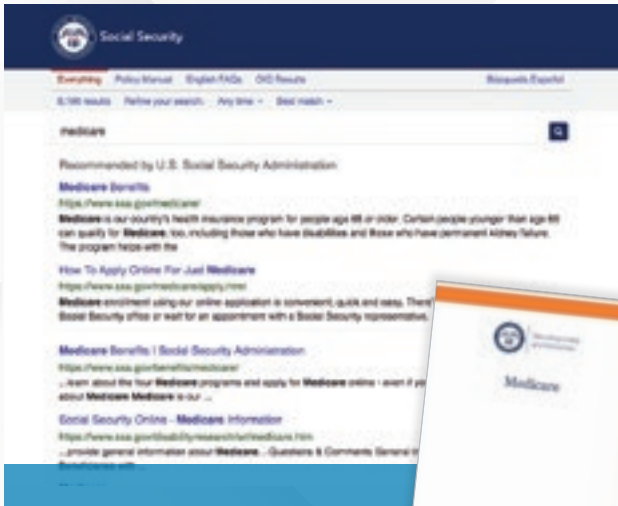
**1-800-236-1448**



**wpsmedicareolutions.com**

# Do your Medicare homework

Here are some places where you can get more detailed information on your Medicare options.



- The Social Security Administration has a handy booklet on Medicare. Visit [socialsecurity.gov](https://www.ssa.gov/medicare) and search on "Medicare"



- Call WPS Health Insurance at 1-800-236-1448
- Visit [wpsmedicare.com](https://www.wpsmedicare.com)

# WPS Medicare supplement insurance plans offer no worries, no hassles

Complete freedom to see any doctor who accepts Medicare.  
No networks. No referrals. No hassles.  
Just access to the health care you need, when you need it.

WPS Health Insurance has been helping seniors afford health care since before Medicare began, and was among the first to sell Medicare supplement insurance plans in Wisconsin. That's why the coverage you get from WPS is second to none. Here are some comments from a few of our customers.

WPS Medicare

**NO WORRIES.**

**NO HASSLES.**

Companion



“ Answering your questions, getting you the answers that you need, and doing it in a timely manner. It's good service. ”

—Bob

Customer since 2006



“ This is another way for me to feel like I'm not alone. There's someone that cares about me and is willing to take care of me in an area that I don't feel the expertise in. ”

—Jewel

Customer since 2005



“ I found the signup process remarkably easy. It was just simple, on the internet. And you just submitted the information, and everything went through. And it was really, as they say, a piece of cake. ”

—John

Customer since 2014



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