



VITRAL
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ADVISORY GROUP

01

TURNING 65 THIS YEAR?

THE ULTIMATE MEDICARE GUIDE

Everything you need to know to avoid costly mistakes and start **Medicare** with **confidence**.



Understanding Medicare is essential to making smart decisions that protect your **health**, your **finances**, and your **peace of mind** in this new stage of life.

IN THIS GUIDE, YOU'LL DISCOVER:



WHEN AND HOW TO ENROLL

Learn your important dates and how to avoid penalties.



YOUR COVERAGE OPTIONS

Understand the parts of Medicare and choose what works best for you.



HOW IT WORKS AND WHAT IT COSTS

Learn about premiums, deductibles, and what each option covers.



MISTAKES TO AVOID

Avoid common mistakes that can cost you time and money.



RESOURCES AND NEXT STEPS

Tools, checklists, and guidance to help you make confident decisions.



“The best decision you can make today is to prepare yourself to enjoy tomorrow with **health**, **security**, and **freedom**.”

Your future deserves a plan.
We're here to help.



HAVE QUESTIONS?

Schedule your free consultation and receive personalized guidance.



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OUR COMMITMENT IS TO YOU:

Your **peace of mind** is our reason for being.

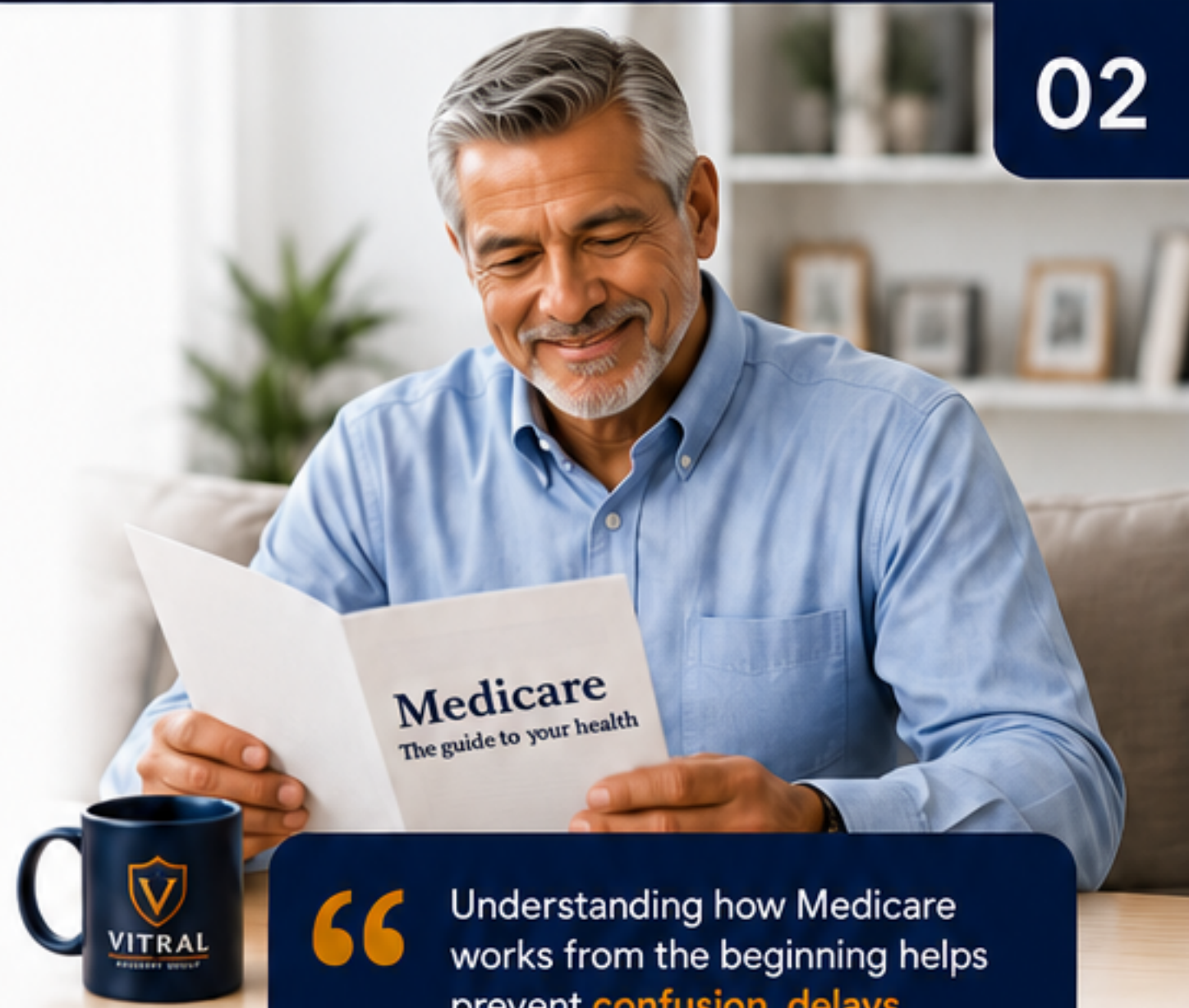


This material is for educational purposes only and does not constitute legal or tax advice or a recommendation to enroll in a specific plan. Medicare-related decisions should be based on each person's individual circumstances.



DOES MEDICARE START AUTOMATICALLY?

In many cases, Medicare starts automatically when you turn 65.
But if you are still working or are not receiving Social Security benefits, you may need to **enroll yourself**.



“ Understanding how Medicare works from the beginning helps prevent **confusion, delays,** and **costly penalties**.

? THE KEY QUESTION



Does Medicare start automatically when you turn 65?

It depends. If you already receive Social Security benefits (or Railroad Retirement Board benefits), Medicare generally starts automatically.
If you do not receive them or are still working, you may need to enroll.



WHO IS **AUTOMATICALLY ENROLLED** IN MEDICARE?



YOU ALREADY RECEIVE SOCIAL SECURITY BENEFITS (RETIREMENT OR DISABILITY)

- Medicare Part A and Part B start **automatically**.
- You will receive your Medicare card by mail **3 months before the month you turn 65**.
- Your coverage starts **the month you turn 65**.



YOU RECEIVE RAILROAD RETIREMENT BOARD (RRB) BENEFITS

- Medicare Part A and Part B start **automatically**.
- You will also receive your Medicare card by mail.
- Your coverage starts **the month you turn 65**.



YOU DO NOT RECEIVE SOCIAL SECURITY BENEFITS AND ARE STILL WORKING

- Medicare does **NOT** start automatically.
- You must enroll during your Initial Enrollment Period (IEP) or you could pay **lifetime penalties**.
- Review **page 3** to learn when to enroll.



If you are not sure of your situation, it's best to check before you turn 65 to avoid surprises and penalties.



The right information today gives you **peace of mind** tomorrow.



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WHEN AND HOW TO ENROLL IN MEDICARE

Not everyone enrolls at the same time. Understanding the enrollment periods can help you avoid **penalties** and maintain your coverage.



“Knowing the enrollment periods allows you to make timely decisions and **avoid lifetime penalties.**”

MEDICARE ENROLLMENT PERIODS

1 INITIAL ENROLLMENT PERIOD (IEP)

Your first opportunity to enroll in Medicare without penalties.



3 months before
the month you turn 65
your birthday month

3 months after
the month you turn 65

- ✓ Applies to all Parts (A, B, C, and D).
- ✓ If you do not enroll in Part B on time, you may pay a **lifetime penalty**.

2 SPECIAL ENROLLMENT PERIOD (SEP)

For specific situations that allow you to enroll outside of your Initial Enrollment Period.

COMMON EXAMPLES

- You are working and have creditable coverage.
 - You lose employer coverage.
 - You move outside your plan's service area.
 - You gain or lose Medicaid.
 - Other qualifying events.
- ✓ You must enroll within the time allowed after the event.
 - ✓ Rules may vary depending on the type of coverage.

3 ANNUAL ENROLLMENT PERIOD (AEP)

Each year, you can make changes to your coverage.



**OCTOBER 15 –
DECEMBER 7**

Changes take effect January 1.

- ✓ You can change to a Medicare Advantage plan.
- ✓ You can change your Part D prescription drug plan.
- ✓ You can return to Original Medicare.



REMEMBER:

Enrolling outside of the corresponding enrollment periods may result in **monthly lifelong penalties** and loss of coverage.

WHO CAN ENROLL?



You are not eligible for Social Security benefits at age 65.



You are working and your employer coverage is your own (not your spouse's) and is **not creditable**.



You are covered by your spouse's plan, and it is **not creditable**.



You lose coverage or move outside your plan's service area.



KEY TIP:

It's best to **plan ahead**. A trusted advisor can help you understand your options and choose the **best time** to enroll.



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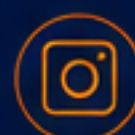


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WHAT IF I'M STILL WORKING AFTER 65?

Continuing to work after age 65 may give you more **options**, but it is important to understand how it affects your **Medicare enrollment**.



“Understanding the rules gives you the freedom to choose the right time and **avoid costly penalties**.”

IT DEPENDS ON YOUR EMPLOYER COVERAGE



YOUR EMPLOYER COVERAGE IS **CREDITABLE**

You can **delay Part B enrollment** without a penalty.

- ✓ You do not need to enroll in Part B now.
- ✓ When your employment or coverage ends, you have a Special Enrollment Period (SEP) of **8 months** to enroll in Part B without a penalty.
- ✓ You can enroll in **premium-free Part A** when you turn 65 (even if you do not have it).



YOUR EMPLOYER COVERAGE IS **NOT CREDITABLE**

You should consider enrolling in Part B now to **avoid penalties**.

- ✓ Enroll in Part B when you turn 65.
- ✓ If you don't, you could pay a penalty of **10% for each 12 months** you delay.
- ✓ The penalty is permanent and increases your **monthly premium**.

OR



WHAT IS **CREDITABLE COVERAGE**? (“CREDITABLE COVERAGE”)?

Creditable coverage is employer or union health coverage expected to pay, on average, **at least as much as Original Medicare**. Your employer must **notify you each year** whether your coverage is creditable.

COMMON SCENARIOS



I'M STILL WORKING FULL-TIME AND HAVE CREDITABLE COVERAGE

- You do not enroll in Part B now.
- You enroll no later than 8 months after your coverage ends.



I'M SELF-EMPLOYED OR MY COVERAGE IS NOT CREDITABLE

- You must enroll in Part B when you turn 65.
- You are not eligible for a SEP and may pay a penalty.



I WORK PART-TIME WITH CREDITABLE COVERAGE

- The rule is the same: you can wait.
- Verify with your employer whether your coverage is creditable.



REMEMBER:

Enrolling in Part B outside the proper enrollment period can result in **lifetime penalties**.



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We'll help you evaluate your situation and choose the **right time** to enroll.



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UNDERSTANDING THE PARTS OF MEDICARE

Medicare is made up of four parts.
Each one serves a different purpose in your coverage.



“

Understanding the parts of Medicare is the first step toward making **informed decisions** and choosing the best coverage for you.

THE 4 PARTS OF MEDICARE



PART A (HOSPITAL)

Covers inpatient hospital care, skilled nursing facility care, hospice, and some home health care.

- ✓ Helps pay for:
- Hospital stays
 - Skilled nursing facility care
 - Hospice
 - Some home health care

Generally premium-free for most people with 40 work credits.



PART B (MEDICAL)

Covers medically necessary and preventive services.

- ✓ Helps pay for:
- Doctor visits
 - Outpatient services
 - Lab tests
 - Durable medical equipment
 - Preventive services

Monthly premium, deductible and coinsurance apply.



PART C (MEDICARE ADVANTAGE)

Plans offered by Medicare-approved private companies that include Parts A and B.

- ✓ May include:
- Coverage of Parts A & B
 - May include Part D
 - Additional benefits such as dental, vision, hearing, OTC, etc.

Costs and benefits vary by plan and service area.



PART D (PRESCRIPTION DRUGS)

Covers most prescription drugs, including generic, brand-name, and specialty drugs.

- ✓ Helps pay for:
- Generic drugs
 - Brand-name drugs
 - Specialty drugs

Monthly premium and possible penalty without creditable drug coverage.

WHICH PART IS REQUIRED?



PART A
Generally no cost if you have 40 work credits.



PART B
Depends on your situation. You should **enroll** if you don't have creditable coverage.



PART C
Optional. You can choose a Medicare Advantage plan in place of Original Medicare.



PART D
Highly recommended if you don't have creditable prescription drug coverage.



Everyone has different needs. Knowing the Parts of Medicare will help you choose the coverage that best fits your **health** and **budget**.



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ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE: WHICH STANDS OUT?

Both options are valid. The best choice depends on your **health, budget, lifestyle,** and personal preferences.



“ There is no single winner. The right decision is the one that **best fits your health, budget, and lifestyle.** ”

ASPECT	ORIGINAL MEDICARE (Part A and Part B)	MEDICARE ADVANTAGE (Part C)	WHICH STANDS OUT?
PROVIDER NETWORK	You can see any doctor or hospital that accepts Medicare anywhere in the U.S.	Generally, you must use doctors and hospitals within the plan's network . Some plans offer PPO options with more flexibility.	Original: more freedom of choice.
COSTS	Deductibles, copays, and coinsurance. No annual maximum out-of-pocket limit.	Many plans have low copays and an annual maximum out-of-pocket (MOOP).	Advantage: greater cost predictability.
COVERAGE	Covers only Parts A and B. You need a separate plan for prescription drugs (Part D).	Many plans include Part D and extra benefits such as dental, vision, hearing, wellness, OTC, etc.	Advantage: more included benefits.
PAPERWORK AND ADMINISTRATION	You use your red, white, and blue Medicare card for all services. You may have separate plans.	You use the plan's card for most services and prescription drugs. Everything in one plan.	Tie: depends on your preference.
TRAVEL	Nationwide coverage and some coverage for limited foreign travel.	Coverage is generally limited to the plan's network and service area .	Original: better for frequent travel.
ENROLLMENT REQUIREMENTS	You must enroll in Parts A and B. You may add a Part D plan and Medigap (optional).	You must enroll in a Medicare Advantage plan (Part C) that includes Parts A and B benefits .	Tie: different steps, same goal.



There is no single winner for everyone.
The right decision is the one that best fits your **health, lifestyle, and budget.**

WHICH MAY BE RIGHT FOR YOU?

ORIGINAL MEDICARE MAY BE RIGHT FOR YOU IF:



- You value the freedom to choose any doctor or hospital.
- You travel frequently within the U.S. or abroad.
- You prefer more control over your plans and coverage.
- You don't mind paying more for certain services in exchange for greater flexibility.

MEDICARE ADVANTAGE MAY BE RIGHT FOR YOU IF:



- You prefer an all-in-one plan with extra benefits.
- You want lower, predictable out-of-pocket costs.
- You don't mind using providers within a network.
- You want extra benefits such as dental, vision, hearing, OTC, and wellness programs.



You can switch between Original Medicare and Medicare Advantage during the corresponding enrollment periods.



See **page 9** to learn about the important dates.



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10 MOST COMMON MISTAKES WHEN ENROLLING IN MEDICARE

Avoid these mistakes to protect your **coverage**, your **health**, and your **finances**.



“

A Medicare mistake can cost you **thousands of dollars** and affect your coverage for many years.

AVOID PENALTIES AND MAKE BETTER DECISIONS.

- | | | | | | |
|----------|--|--|-----------|--|---|
| 1 | | ENROLLING OUTSIDE THE PROPER ENROLLMENT PERIOD
This can result in penalties , delays, and lifetime penalties on your coverage. | 6 | | NOT CONSIDERING PRESCRIPTION DRUG COVERAGE (PART D)
If you don't have creditable coverage, you could face a lifetime late enrollment penalty . |
| 2 | | ASSUMING MEDICARE STARTS AUTOMATICALLY
If you're not receiving Social Security benefits or are still working, you may need to enroll. | 7 | | CHOOSING A PLAN BASED ONLY ON ADVERTISING
Every plan is different. What works for others may not be the best for you. |
| 3 | | NOT UNDERSTANDING THE DIFFERENCE BETWEEN ORIGINAL MEDICARE AND MEDICARE ADVANTAGE
Making a decision without understanding how they work can lead to problems and unexpected costs . | 8 | | NOT CHECKING WHETHER YOUR DOCTORS AND HOSPITALS ARE IN NETWORK
With Medicare Advantage, using out-of-network providers can mean significantly higher costs . |
| 4 | | NOT CHECKING WHETHER YOUR EMPLOYER COVERAGE IS CREDITABLE
If it's not creditable and you don't enroll on time, you could face penalties when you turn 65. | 9 | | NOT REVIEWING YOUR PLAN EVERY YEAR
Plans, coverage, costs, and networks can change during the Annual Election Period (AEP). |
| 5 | | NOT COMPARING THE PLAN'S TOTAL COSTS
Premiums, deductibles, copays, and maximum out-of-pocket can add up—don't just look at the monthly premium. | 10 | | NOT SEEKING PROFESSIONAL HELP
A licensed advisor can help you save time, answer your questions, and make better decisions . |



LEARNING, PLANNING, AND ASKING FOR HELP ARE THE BEST STEPS TO PROTECT YOUR HEALTH AND FINANCES.



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PRACTICAL EXAMPLE: LUIS'S STORY

Learn how Luis, as he turned 65, made **informed** decisions and chose the **coverage** that best fit his needs.



“

Having the right guidance gave me peace of mind and confidence to make the best decision for my health and my future.



LUIS GARCÍA

- 65 years old, lives in Austin, TX
- Nearing retirement
- Moderate income
- Hypertension and takes daily medication



HIS SITUATION

Luis receives his Social Security and is about to leave his job and employer coverage.



HIS QUESTIONS

- Do I need to enroll in Medicare now?
- What happens to my employer coverage?
- Original Medicare or Medicare Advantage?



HIS SOLUTION

He met with a trusted advisor who explained his options, helped him compare plans, and choose coverage fitting his needs and budget.

THE RESULTS FOR LUIS



RIGHT COVERAGE

He chose a plan that covers his doctors, medications, and health care needs.



COST SAVINGS

He selected a plan with premiums and copays that fit his budget.



PEACE OF MIND

He avoids penalties and has clarity about his benefits and rights.



HEALTH AND WELLNESS

He has access to preventive services and the care he needs.



The key for Luis was **planning ahead**, asking the **right questions**, and having the **right guidance**.

WHEN SHOULD YOU SEEK PROFESSIONAL HELP?



If you have questions about your Medicare enrollment. An advisor can guide you step by step to avoid mistakes.



If you want to compare plans and understand your options. We help you find coverage that fits your health needs and budget.



If you're nearing retirement or turning 65. Planning ahead can save you money and worry in the future.



Everyone is different. The best decision is the one that fits **your needs**.



SCHEDULE YOUR FREE CONSULTATION

Receive personalized guidance and choose the **Medicare plan that's right for you**.



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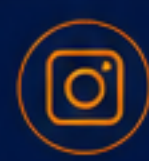


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MEDICARE ENROLLMENT PERIODS

Understanding the enrollment periods helps you enroll or make coverage changes at the right time.



“Enrolling at the right time can **save you money** and help ensure you have the coverage you need.”

THE 4 MAIN ENROLLMENT PERIODS



INITIAL ENROLLMENT PERIOD (IEP) 7 MONTHS

Begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months after.

- ✓ You may:
- Enroll in Part A and/or Part B.
 - Enroll in a Medicare Advantage plan (Part C).
 - Enroll in a prescription drug plan (Part D).

Example: If you turn 65 on June 15, your IEP is from March 15 to September 15.



ANNUAL ENROLLMENT PERIOD (AEP) OCTOBER 15 – DECEMBER 7

Each year, you can make changes to your coverage that take effect on January 1.

- ✓ You may:
- Change Medicare Advantage plans.
 - Change Part D prescription drug plans.
 - Return to Original Medicare and add a Part D plan.

Changes you make during this period take effect on January 1.



MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD JANUARY 1 – MARCH 31

If you have a Medicare Advantage plan, you can make one change during this period each year.

- ✓ You may:
- Switch to another Medicare Advantage plan.
 - Return to Original Medicare and add a Part D plan.

Changes take effect the first day of the following month.



SPECIAL ENROLLMENT PERIODS (SEP) DURING THE ENTIRE YEAR

Available if you have a qualifying life event that affects your coverage. Common examples:

- Moving outside your plan service area.
- Losing other health coverage.
- Becoming eligible for Medicaid or Extra Help.
- Changes in your residence.

Enrollment deadlines depend on your qualifying event.



WHY IS THIS IMPORTANT?

Enrolling outside the applicable period may cause lifetime penalties, coverage delays, or waiting until the next available period.

Plan ahead and avoid costly surprises.



TIPS TO MAKE THE MOST OF ENROLLMENT



KNOW YOUR HEALTH NEEDS AND BUDGET
Plans change: costs, medications, and benefits may be different.



REVIEW YOUR COVERAGE EVERY YEAR
Use Medicare.gov or talk with an advisor to find the best plan for you.



COMPARE YOUR OPTIONS
Consider your doctors, medications, and expected healthcare costs before deciding.



SEEK PROFESSIONAL HELP
A trusted advisor can guide you and help you save time and money.



MARK IMPORTANT DATES
Use reminders so you don't miss enrollment deadlines.



REMEMBER:

The time you enroll can affect your **wallet** and your **peace of mind** for years to come.



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FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE

We answer the most common questions
so you can make **informed decisions** with confidence.



“
The right
information today
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of mind**, and your
financial future.
”

FREQUENTLY ASKED QUESTIONS

	1 When should I enroll in Medicare?	Generally, you can enroll during the 7-month Initial Enrollment Period , beginning 3 months before the month you turn 65, including your birthday month, and ending 3 months after.
	2 Does Medicare pay 100% of my medical expenses?	No. Original Medicare (Parts A and B) has deductibles , copays/coinsurance , and coverage limits . Medicare Advantage plans may offer additional benefits.
	3 Is prescription drug coverage (Part D) required?	Not required, but without creditable drug coverage, delaying enrollment when eligible may cause a future late enrollment penalty .
	4 Can I change plans after I enroll?	Yes. You can make changes during the Annual Enrollment Period (AEP) or if you are eligible for a Special Enrollment Period (SEP) .
	5 Does Medicare cover services outside the United States?	Original Medicare generally has very limited coverage outside the U.S. Some Medicare Advantage plans offer travel benefits.
	6 Do I need both Parts A and B?	Depends on your needs . Part A is hospital insurance and Part B is medical insurance. Most people choose both.
	7 Can I have Medicare and keep working?	Yes. Coverage coordination depends on employer size and your current plan.
	8 How do I know which plan is best for me?	A licensed advisor can help you compare plans based on your health, prescriptions, doctors, and budget.

Everyone's situation is different. A Medicare specialist can help you choose the option that **best fits your needs**.

Learn, ask questions, and make decisions with confidence.

WORKING WITH A TRUSTED ADVISOR HAS IMPORTANT BENEFITS

PERSONALIZED GUIDANCE
Based on your health, lifestyle, and budget.

OBJECTIVE COMPARISON
We help you compare available plans.

SAVES TIME AND MONEY
We help you avoid costly errors.

PEACE OF MIND FOR YOU AND YOUR FAMILY
Know you're protected today and in the future.

CONTINUOUS SUPPORT
We are with you at every step of your coverage.

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