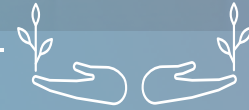




# The Ins and Outs of Medicare

## EMPOWER WOMEN



### Additional Resources

**Medicare.gov**- Visit the website to learn about Medicare and the various plan options.

**Plan Finder Tool**- You can find this tool on the Medicare website. You can use it to compare various plans and coverage costs.

**SSA.gov**- Check on your work history through the Social Security Administration website. You'll want to make sure that all your work history is properly documented.

**"Medicare and You"**- Download this guide from Medicare.gov.

*We were extremely fortunate to have Elaine Miller join us once again to talk about Medicare. Navigating the world of Medicare can be stressful and downright confusing. Elaine took the time to discuss the various types of coverage and gave us helpful suggestions on how to find the best plan for ourselves.*

#### What are the different types of Medicare Coverage?

- ▶ **Part A**- Hospital Insurance
- ▶ **Part B**- Medical Insurance
- ▶ **Part C**- Medicare Advantage Plans
- ▶ **Part D**- Prescription Drug Coverage

#### How to Enroll in Medicare

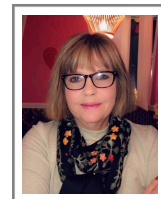
When you are turning 65 you want to be sure to enroll in Medicare. You are eligible to begin the enrollment process 3 months before your birth month and ending 3 months after (for a total of 7 months). Keep in mind that if you do not enroll in Part B when you are eligible, you may be subject to late enrollment penalties. You must first enroll through the Social Security Administration; they will then notify the Centers of

Medicare and Medicaid Services (CMS). It's wise to start thinking about your Medicare coverage ahead of time.

#### What is not covered by Medicare?

- ▶ Annual Physicals. Instead, Medicare covers Annual wellness visits.
- ▶ Eye exams/ glasses
- ▶ Foot care
- ▶ Hearing exams/ hearing aids
- ▶ Dental/ dentures
- ▶ Coverage outside of the US.

Deciding the right coverage for yourself can be complex and feel overwhelming, but there are people to help. The SHINE Program is a great resource. Their counselors can help guide you through the process.



**Elaine Miller**  
Regional Program Director, SHINE  
at Minuteman Senior Services

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