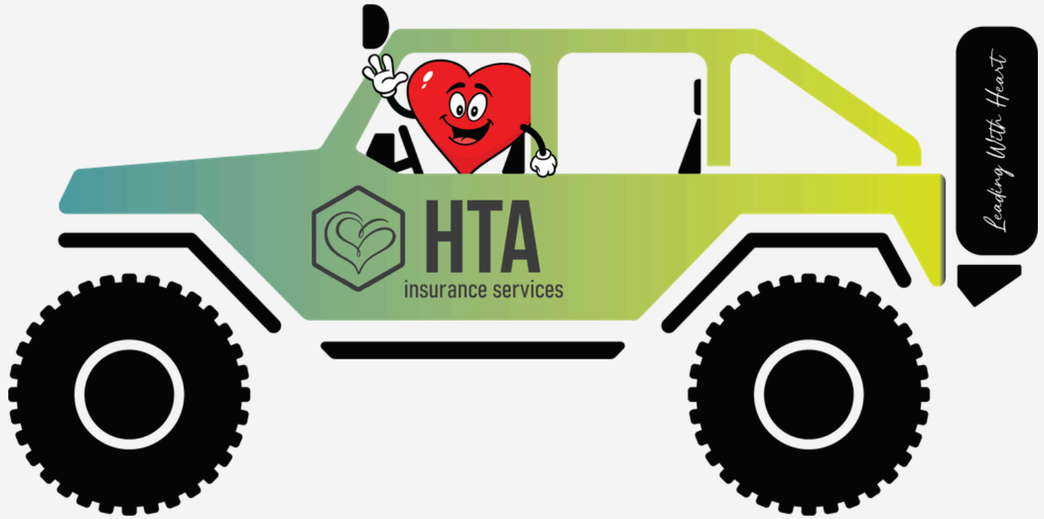
Roadmap to Medicare

Tracy Keesey
President



Who is HTA insurance services ?

We <u>HELP simplify</u> and <u>solve</u> complex insurance decisions

- Roadmap Consultation
- Medicare A & B Enrollment Instruction
- Assistance Understanding and Choosing Plans

MEDICARE ONBOARDING SERVICES



WHAT MAKES HTA DIFFERENT?

We Simplify Medicare

- Unlimited professional support
- Specializing in Medicare for over 20 years
- Access to over 20 insurance companies

Our Promise to our Clients:

- No unwanted phone calls
- No pushy sales agents
- We are on your team!

- Salaried Advisors
- Not commissioned based
- Unbiased Advice
- NO pressure to buy

Leading With Heart

NO COST to YOU, FAMILY or FRIENDS

NATIONWIDE SERVICE

Our only request:

Please allow us to help with your paperwork!

- HTA is paid by the insurance companies -



You do not pay higher premiums with HTA

Leading with heart

Check Out Our 850+ Google Reviews

Agenda

- Medicare Parts A-D: Benefits & Costs
- Differences in MS & MA
- Enrollment Timing & Deadlines



Medicare is “health insurance” for

Age 65 and over

Under 65 on SSDI for 24 months

End Stage Renal Disease(ESRD)
or permanent kidney failure
requiring dialysis or
kidney transplant

NOT RELATED TO
“Normal Retirement Age”







DEADLINE

The Alphabet Soup of Medicare



A&B Original Medicare

Enroll through Social Security Administration

C Medicare Advantage

OR

Medicare Supplement Insurance

Enroll through HTA

Several Options

+

D Prescription Drug Plan

Enroll through HTA

Medicare Part A



Hospital Admission = Inpatient

Helps Cover:

- **Inpatient care** in hospitals
- Skilled nursing facility care (limited)
- Hospice
- Home health services (limited)

No cost ⭐

(provided you or your spouse have worked a minimum of 40 quarters)

Medicare Part B



Medical = Outpatient

Helps Cover:

- **Doctors & Specialists**
- Diagnostic Testing-**Lab, Xray, MRI, CT**
- Outpatient-**Surgery, Chemo, Radiation**
- Non-Inpatient Hospital-**ER & Observation**
- Durable Medical Equipment

Standard Premium 2026 = $202.90

(premiums are based on income)

Medicare Part B – 2026

Monthly/Person

Same for each Spouse

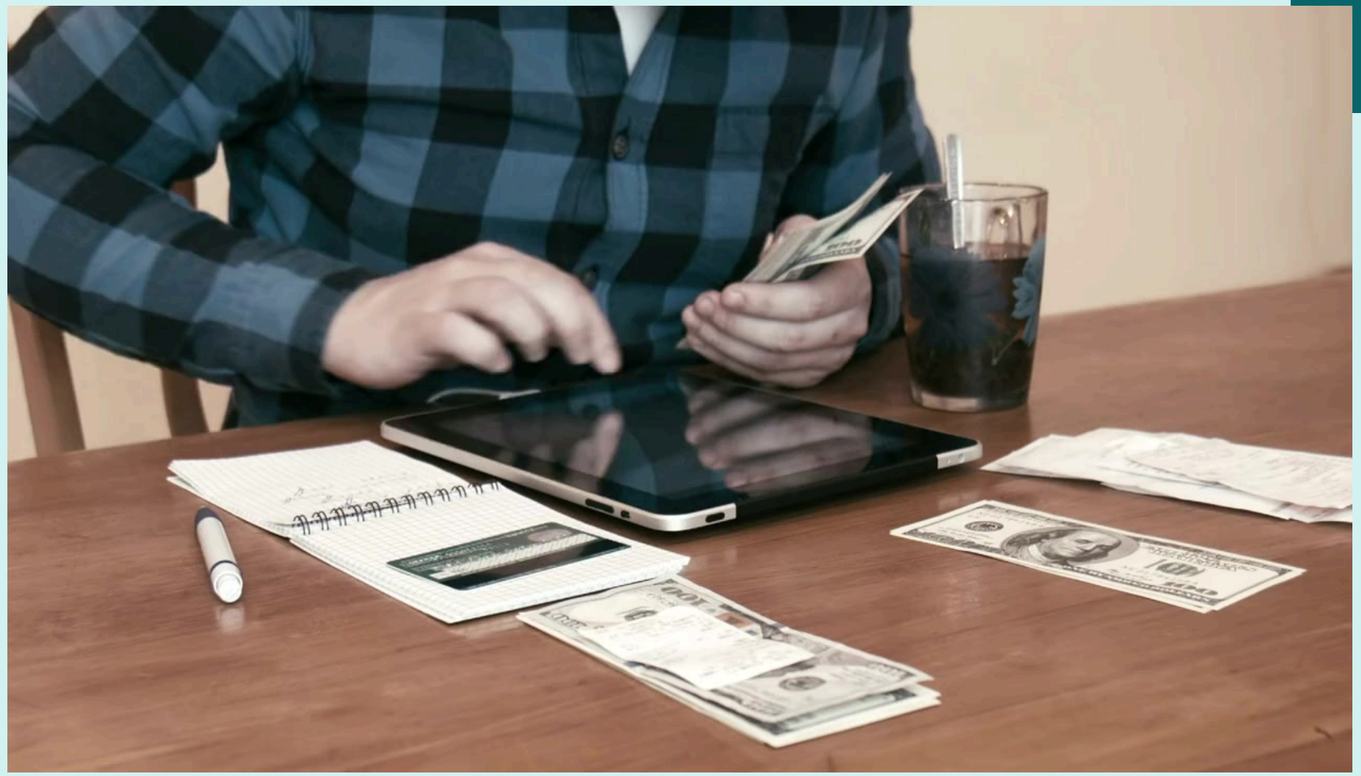
Based on MAGI

Tax Return from 2 years ago

Single	Joint	Married Filed Separately	Part B
Up to $109,000	Up to $218,000	Up to $109,000	**$202.90**
$109,001 - $137,000	$218,001 - $274,000	NA	**$284.10**
$137,001 - $171,000	$274,001 - $342,000	NA	**$405.80**
$171,001 - $205,000	$342,001 - $410,000	NA	**$527.50**
$205,001 - $500,000	$410,001 - $750,000	$109,001 - $391,000	**$649.20**
$500,001 +	$750,001 +	$391,001 +	**$689.90**

Medicare Out of Pocket Expenses

	Medicare A & B Only
Part A Deductible *Per benefit period-similar to per admittance*	**$1,736**
Part A Hospital Copay	
Days 61-90 (per day)	**$434**
Days 91+ (60 Reserve Days)	**$868**
365 Lifetime Days	**100%**
Skilled Nursing Facility Copay	
Days 0-20 (per day)	$0
Days 21-100 (per day)	**$217**
Part B Deductible *Per calendar year*	**$283**
Part B Coinsurance *No Cap on Out of Pocket Risk*	**20%**
Part B Excess Charges *No Cap on Out of Pocket Risk*	**15%**
Out of Pocket Maximum	**no cap**
Foreign travel emergency *Plan pays up to $50,000*	**100%**



What Medicare does NOT cover

Dental

Vision

Hearing Aids & Fittings

Personal Needs
(Home Health Care, Assisted Living)



Ask HTA for Insurance Options



“Part C”

Medicare Advantage

All in One
Replaces
Medicare A&B Card

OR

“MediGap”

Medicare Supplement

al la carte
Secondary to
Medicare A&B Card

Must pay Part B premium

HTA-INSURANCE.COM

EXTRAS advertised on TV

Medicare Advantage Plans may include:



Dental
If offered, typically
$250-$3,000/year in benefits



Gym Memberships
If offered, typically
free memberships at participating gyms



Grocery Allowance
If offered, typically has
restrictions for **certain diagnosis**

Routine Vision
If offered, typically
$100-$200/year in benefits



Over the Counter Benefits
If offered, typically **$25-$200/quarter**
website or prepaid debit card



Money Toward Part B Premiums
If offered, typically
$2-$60/month in benefits



How does MA Work?

Medicare Advantage

Out of Pocket Maximum = most you pay in copays

***Chemotherapy & Infusion Therapy 20% Copay**

	Company A HMO $0 Premium	Company B PPO $0 Premium	Company C PPO $0 Premium
Health deductible	$0.00	$500 Annual deductible	$950 Annual deductible
Drug plan deductible	$0.00	$615.00	$615.00
Maximum you pay for health services	$6,700 In-network	$13,900 In and Out-of-network $9,250 In-network	$13,900 In and Out-of-network $9,250 In-network
Primary doctor visit	In-network: $0 copay	In-network: $15 copay Out-of-network: 40% coinsurance	In-network: $0 copay Out-of-network: 40% coinsurance
Specialist visit	In-network: $20 copay	In-network: $0-$55 copay Out-of-network: 40% coinsurance	In-network: $50 copay Out-of-network: 40% coinsurance
Emergency care	$130 copay	$115 copay	$115 copay
Inpatient hospital coverage	Tier 1 $150 per day for days 1-5 $0 per day for days 6-90	In-network: Tier 1 $385 per day for days 1-7	In-network: Tier 1 $388 per day for days 1-7

Comparing Differences:

	Extras	Premium & Benefits	Access to Care	Medical Underwriting
Medicare Advantage	**Dental, Vision, Hearing, RX & Extras** Gym Memberships, Meal Programs, OTC Benefits **May be Included**	**Lower Premiums** ($0-$150/month) **Higher Out of Pocket** (up to $9,250/year in network)	**Networks** PPO, HMO, PFFS **Managed Care** Prior Authorizations Service Limits	**Annual Enrollment** Change any year between 10/15 and 12/7
Medicare Supplements	**Dental, Vision, Hearing, RX & Extras** **Not typically included** Separate Plans or discount programs may be available	**Higher Premiums** ($100-$250/month) **Lower Out of Pocket** (around $283/year)	**No Networks** Use any Doctor that accepts Medicare (99% of all non pediatric doctors participate with Medicare in 2020) **No Managed Care** You choose most appropriate care	**6 months after Part B** Medical underwriting required to change

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible *Per benefit period-similar to per admittance*	**$1,736**	$0	$0	**$1,736**	$0
Part A Hospital Copay					
Days 61-90 (per day)	**$434**	$0	$0	**$434**	$0
Days 91+ (60 Reserve Days)	**$868**			**$868**	
365 Lifetime Days	**100%**			**100%**	
Skilled Nursing Facility Copay					
Days 0-20 (per day)	$0	$0	$0	$0	$0
Days 21-100 (per day)	**$217**	$0	$0	**$217**	$0
Part B Deductible *Per calendar year*	**$283**	$0	**$283**	**$283**	**$283**
Part B Coinsurance *No Cap on Out of Pocket Risk*	**20%**	$0	$0	**20%**	$20 Doc & $50 ER copay
Part B Excess Charges *No Cap on Out of Pocket Risk*	**15%**	0%	0%	**15%**	**15%**
Out of Pocket Maximum	**no cap**	$0	$283	$2,950	**no cap**
Foreign travel emergency *Plan pays up to $50,000*	**100%**	$250 then 20%	$250 then 20%	$250 then 20%	$250 then 20%

*Plans defer in MA, MN & WI

How does MS Work?

Medicare Supplement

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Inpatient					
Part A Deductible *Per benefit period-similar to per admittance*	**$1,736**		$0	**$1,736**	$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	**$434** **$868** **100%**	**NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020**	$0	**$434** **$868** **100%**	$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	$0 **$217**		$0 $0	$0 **$217**	$0 $0
Outpatient					
Part B Deductible *Per calendar year*	**$283**		**$283**	**$283**	**$283**
Part B Coinsurance *No Cap on Out of Pocket Risk*	**20%**		$0	**20%**	$20 Doc & $50 ER copay
Part B Excess Charges *No Cap on Out of Pocket Risk*	**15%**		0%	**15%**	**15%**
Out of Pocket Maximum	**no cap**		$283	$2,950	**no cap**
Approx. Premiums=		**$185**	**$155**	**$50**	**$130**

*Plans defer in MA, MN & WI

MEDICARE ADVANTAGE PLANS

Pros

- Low premiums
- Additional benefits
  (drugs, dental, vision, gym, OTC, groceries, etc.)
- All-in-one plan
- Can change annually no medical questions

Cons

- Higher maximum-out-of-pocket costs
  (up to $9,250 in network)
- Doctor networks
- Managed care
- Medical underwriting to change to Medicare Supplement later

MEDICARE SUPPLEMENT PLANS

Pros

- Low out-of-pocket costs
- No doctor networks
- Nationwide coverage
- No managed care
- Standardized, easy to understand plan options

Cons

- Higher premiums
- Purchase dental, vision and drug benefits separately
- Annual rate increases
- Multiple ID cards

Medicare Part D

MA = Purchase a Medical Plan that INCLUDES Part D benefits

MS = Purchase a Standalone Part D Plan for extra cost

Deductibles and Copays vary by plan
Plans cover different medications
Plans rank medications in different tiers

HTA VIP SUPPORT FOR LIFE

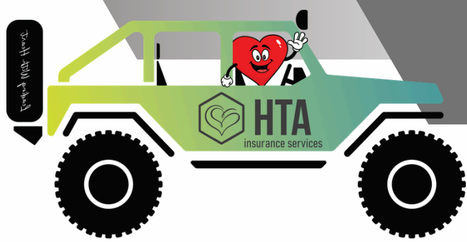
- **Questions**
- **Billing & Claims**
- **Annual Review**

What we need

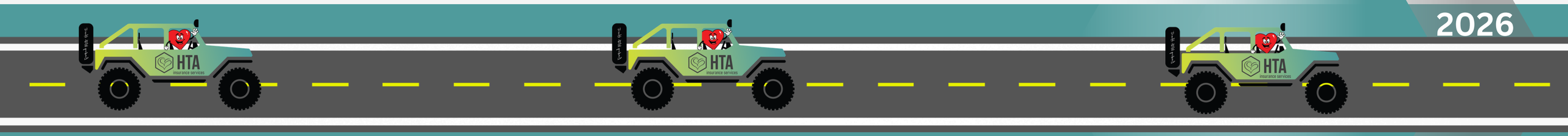
- List of meds including dosage & frequency
- Name of Pharmacy

What we provide

- Report showing the anticipated costs of your medications
- Annual Review during AEP 10/15-12/7



UNDERSTANDING PART D STAGES



Up to $615

Some tiers may not apply

Deductible

Pay Total Retail Cost

<$2,100

Based on Out of Pocket Cost

Initial Coverage

Pay Copay/Coinsurance

>$2,100

Based on Out of Pocket Cost

Catastrophic

Pay 0% of Retail Drug Cost

Medicare Part D IRMAA- 2026

Monthly/Person

Same for each Spouse

Based on MAGI

Tax Return from 2 years ago

Single	Joint	Married Filed Separately	Part B	Part D IRMAA
Up to $109,000	Up to $218,000	Up to $109,000	**$202.90**	**Premium Only**
$109,001 - $137,000	$218,001 - $274,000	NA	**$284.10**	**Premium + $14.50**
$137,001 - $171,000	$274,001 - $342,000	NA	**$405.80**	**Premium + $37.50**
$171,001 - $205,000	$342,001 - $410,000	NA	**$527.50**	**Premium + $60.40**
$205,001 - $500,000	$410,001 - $750,000	$109,001 - $391,000	**$649.20**	**Premium + $83.30**
$500,001 +	$750,001 +	$391,001 +	**$689.90**	**Premium + $91.00**

Estimated Medicare Premiums

Desired Effective Date:

Zip Code | Male | Age 65

Must enroll in Both:

Medicare Enrollment Periods

A&B Original Medicare

Enroll through Social Security Administration

Premiums are drafted from SSI if collecting, otherwise billed quarterly

Medicare Part A Estimate

Inpatient Coverage

To qualify for Part A for Premium-Free, you or a spouse must have paid a minimum of 40 quarters of Medicare Taxes

Part A $0.00

Medicare Part B Estimate

Outpatient Medical Coverage

You may pay more for Part B if you are in a Higher Income Bracket

Part B $202.90

Part D IRMAA $0.00

Choose one:

C Medicare Advantage

OR

Medicare Supplement Insurance

Enroll through HTA

***Medicare Supplement** premiums can be drafted from bank or billed. In addition, **Medicare Advantage** plans have option to draft from SSI.*

Medicare Supplement (MediGap)	OR	Medicare Advantage (HMO/PPO)
MS Plan G $155.00		MA PPO $0.00
timated Premium		Estimated Premium
Max t of Pocket: $283 on Medicare Eligible Services		Max Out of Pocket: $9,250 in network/$14,750 total in & out
Enrollment Period: OEP (Open Enrollment Period)		Enrollment Period: N/A
☑ All eligible discounts applied		
Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services. Accepted by all doctors and facilities that accept Medicare. No referrals required. No managed care.		Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services. Doctors & facilities must accept your specific carrier and plan. Managed care plans: Referrals, Prior Authorizations and/or Quantity Limits on services may apply.

D Prescription Drug Plan

Enroll through HTA

Premiums can be drafted from bank or SSI or billed. IRMAA is drafted from SSI if collecting.

Standalone Part D	Advantage Part D (included)
$38.99	$0.00
Estimated Premium	Included in Medicare Advantage Plan
Enrollment Period: Annual Enrollment Period (AEP)	

You will be responsible for Plan Deductibles, Prescription Costs and Copays

Prescription Drug Programs and Coverage

Total Monthly Premiums	With a Medicare Supplement	With a Medicare Advantage
	$396.89	$202.90

Base Income Bracket (Under $109K/$218K)

Add $100 per Income Bracket

Estimated Medicare Premiums

Desired Effective Date:

Zip Code | Male | Age 65

Must enroll in Both:

Medicare Enrollment Periods

A&B Original Medicare

Enroll through Social Security Administration

Premiums are drafted from SSI if collecting, otherwise billed quarterly

Medicare Part A Estimate — Part A $0.00

Inpatient Coverage

To qualify for Part A for Premium-Free, you or a spouse must have paid a minimum of 40 quarters of Medicare Taxes

Medicare Part B Estimate — Part B $689.90

Outpatient Medical Coverage

You may pay more for Part B if you are in a Higher Income Bracket

Part D IRMAA $91.00

Choose one:

C Medicare Advantage

OR

Medicare Supplement Insurance

Enroll through HTA

***Medicare Supplement** premiums can be drafted from bank or billed. In addition, **Medicare Advantage** plans have option to draft from SSI.*

Medicare Supplement (MediGap)	OR	Medicare Advantage (HMO/PPO)
MS Plan G $155.00		MA PPO $0.00
Estimated Premium		Estimated Premium
Max Out of Pocket: $283 on Medicare Eligible Services		Max Out of Pocket: $9,250 in network/$14,750 total in & out
Enrollment Period: OEP (Open Enrollment Period)		Enrollment Period: N/A
☑ All eligible discounts applied		
Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services. Accepted by all doctors and facilities that accept Medicare. No referrals required. No managed care.		Max Out of Pocket does not apply to prescriptions, dental, vision, hearing or other non covered services. Doctors & facilities must accept your specific carrier and plan. Managed care plans: Referrals, Prior Authorizations and/or Quantity Limits on services may apply.

D Prescription Drug Plan

Enroll through HTA

Premiums can be drafted from bank or SSI or billed. IRMAA is drafted from SSI if collecting.

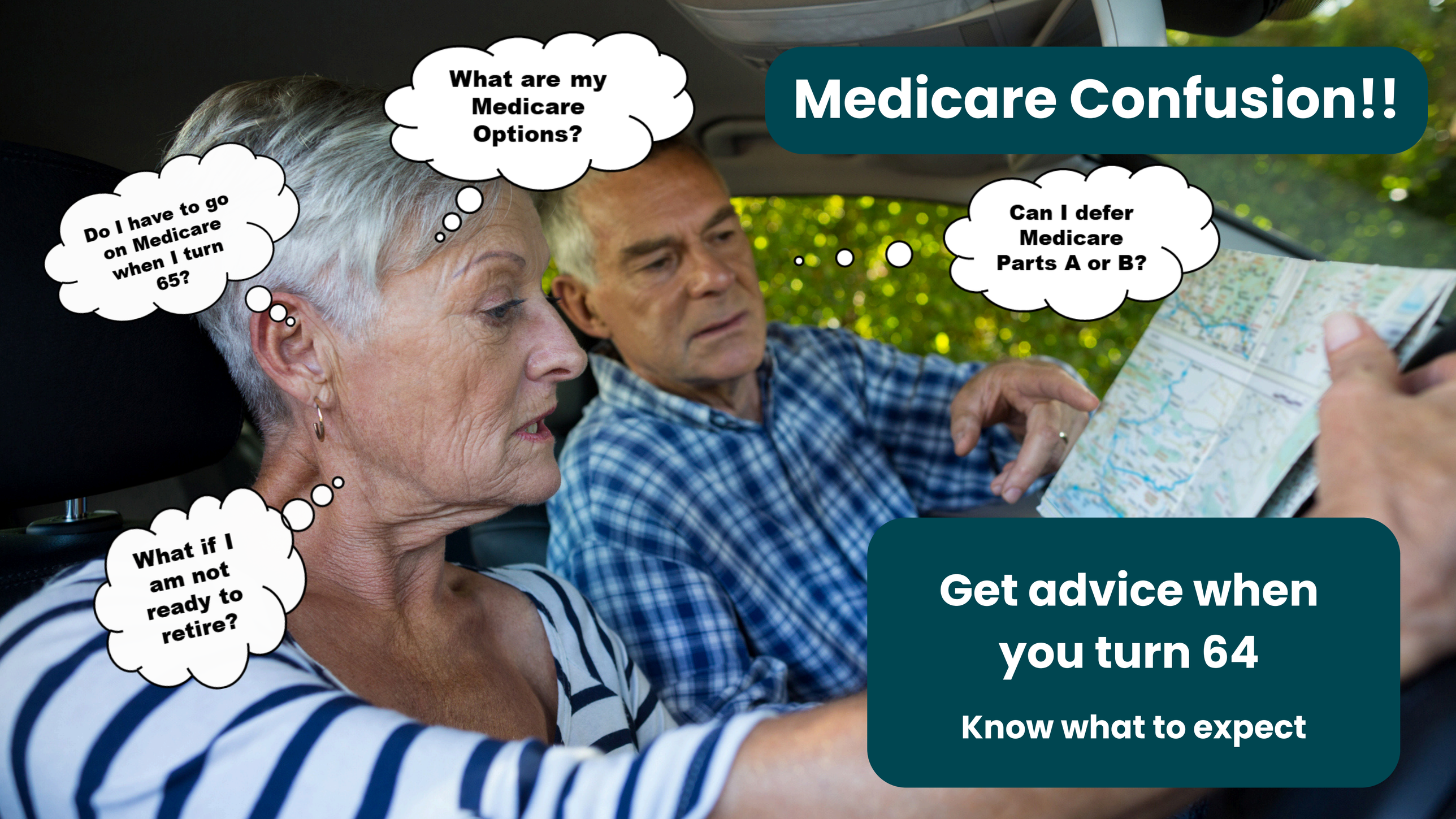
Standalone Part D	Advantage Part D (included)
$38.99	$0.00
Estimated Premium	Included in Medicare Advantage Plan
Enrollment Period: Annual Enrollment Period (AEP)	

You will be responsible for Plan Deductibles, Prescription Costs and Copays

Prescription Drug Programs and Coverage

Total Monthly Premiums	With a Medicare Supplement	With a Medicare Advantage
	$974.89	$780.90

Highest Income Bracket (Over $500K/$750K)



Medicare Confusion!!

Get advice when you turn 64

Know what to expect

IS MEDICARE ENROLLMENT AUTOMATIC?



Collecting Social Security?

Enrollment is Automatic

Valid reason to Defer = Return Part B



NOT Collecting Social Security?

Enrollment is not Automatic

Valid reason to Defer = Do Nothing

POSSIBLE CONSEQUENCES BY NOT SIGNING UP

HTA helps you avoid problems

Penalties

- **Part A** – No Penalties for $0 premium
- **Part B** – 10% for every 12 months
- **Part D** – 1% for each month without creditable drug coverage

Gaps in Coverage

- Sometimes Medicare becomes your **Primary Insurance**
  - If you don't enroll, you may have to pay any bills Medicare would have been responsible for (approximately 80% of your medical care)

Deadlines

- **Initial Enrollment Period** = 7 months surrounding 65th Birthday
- **Special Enrollment Period** = 8 months following creditable coverage
- **General Enrollment Period** = once a year Jan 1st to Mar 31st



What is creditable coverage for Part B?

Group Health Coverage
Based on Current Active Employment
of the Primary Insured

Non Creditable Coverage

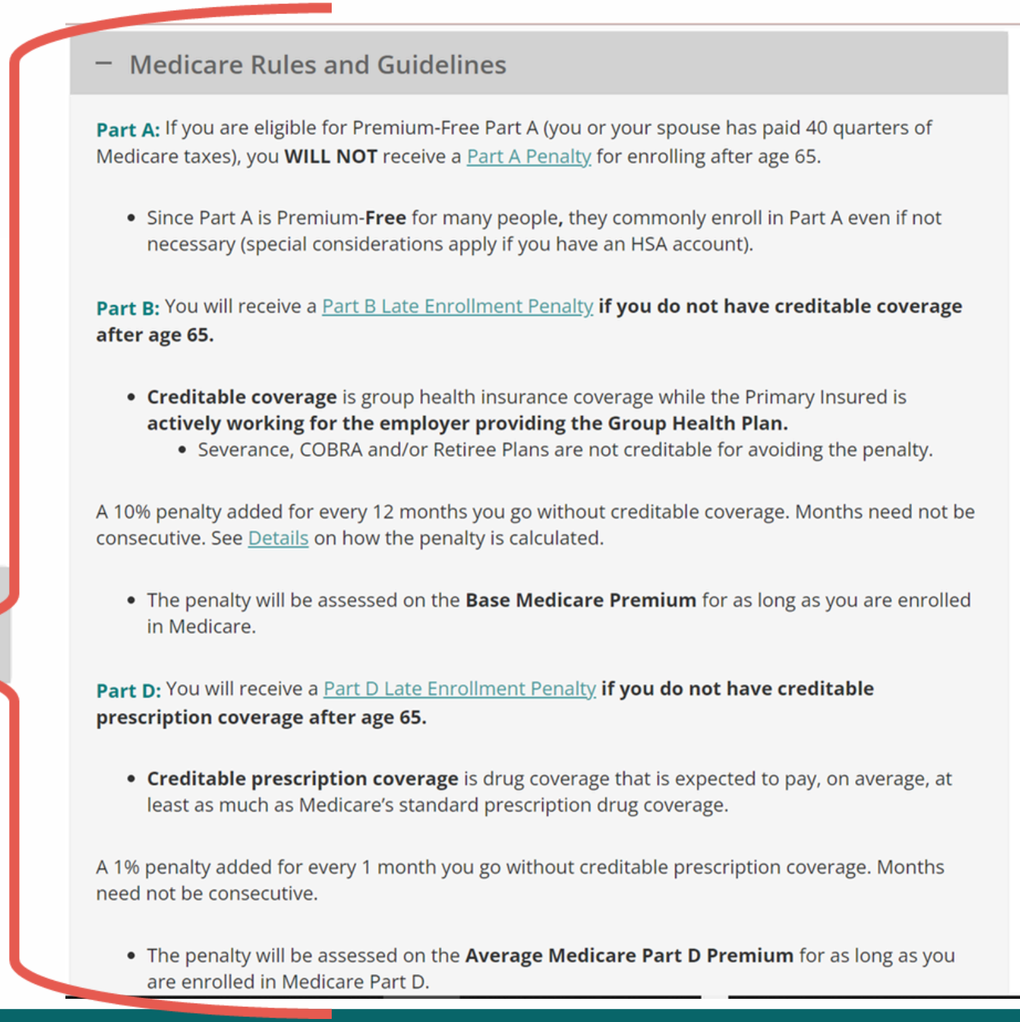
- **Individual Plans** – ACA, Obamacare
- **Group Plans not based on Current Active Employment** – COBRA, Retiree, Severance

Creditable Coverage PENALTIES?

Will I receive a penalty if I don't enroll now?

No. You will not receive a late enrollment penalty provided you remain covered under the group creditable coverage and your primary insured remains actively at work at the employer that provides your benefits.

\+ Medicare Rules and Guidelines



− Medicare Rules and Guidelines

Part A: If you are eligible for Premium-Free Part A (you or your spouse has paid 40 quarters of Medicare taxes), you **WILL NOT** receive a Part A Penalty for enrolling after age 65.

- Since Part A is Premium-**Free** for many people**,** they commonly enroll in Part A even if not necessary (special considerations apply if you have an HSA account).

Part B: You will receive a Part B Late Enrollment Penalty **if you do not have creditable coverage after age 65.**

- **Creditable coverage** is group health insurance coverage while the Primary Insured is **actively working for the employer providing the Group Health Plan.**
  - Severance, COBRA and/or Retiree Plans are not creditable for avoiding the penalty.

A 10% penalty added for every 12 months you go without creditable coverage. Months need not be consecutive. See Details on how the penalty is calculated.

- The penalty will be assessed on the **Base Medicare Premium** for as long as you are enrolled in Medicare.

Part D: You will receive a Part D Late Enrollment Penalty **if you do not have creditable prescription coverage after age 65.**

- **Creditable prescription coverage** is drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

A 1% penalty added for every 1 month you go without creditable prescription coverage. Months need not be consecutive.

- The penalty will be assessed on the **Average Medicare Part D Premium** for as long as you are enrolled in Medicare Part D.

Creditable Coverage

GROUP COVERAGE + ACTIVE EMPLOYMENT



What is my deadline to enroll?

Anytime after Age 65

OR up to 8 months after Group Coverage/Employment Ends

Do I need to enroll in Part A (if I defer Part B)?

PART A

NO PENALTY OR DEADLINE

(As long as you qualify for **PREMIUM FREE Part A**)

Enroll in Medicare Part A at Age 65

Get a Medicare Number established

Avoids delays when you need Part B later

When not to enroll in Part A

Do not enroll

PART A =



Once enrolled in Part A cannot Deposit Funds
HSA / HDHP Only - not FSA, HRA

Use HSA Savings in Medicare

Expenses = Copays, Deductibles, Dental, Vision, Hearing

Medicare Premiums = Parts A, B, C, D (not supplements)



6 Month Backdating Rule

Medicare will back date your Part A effective date 6 months once you enroll (no sooner than the 1st of the month of your 65th birthday)

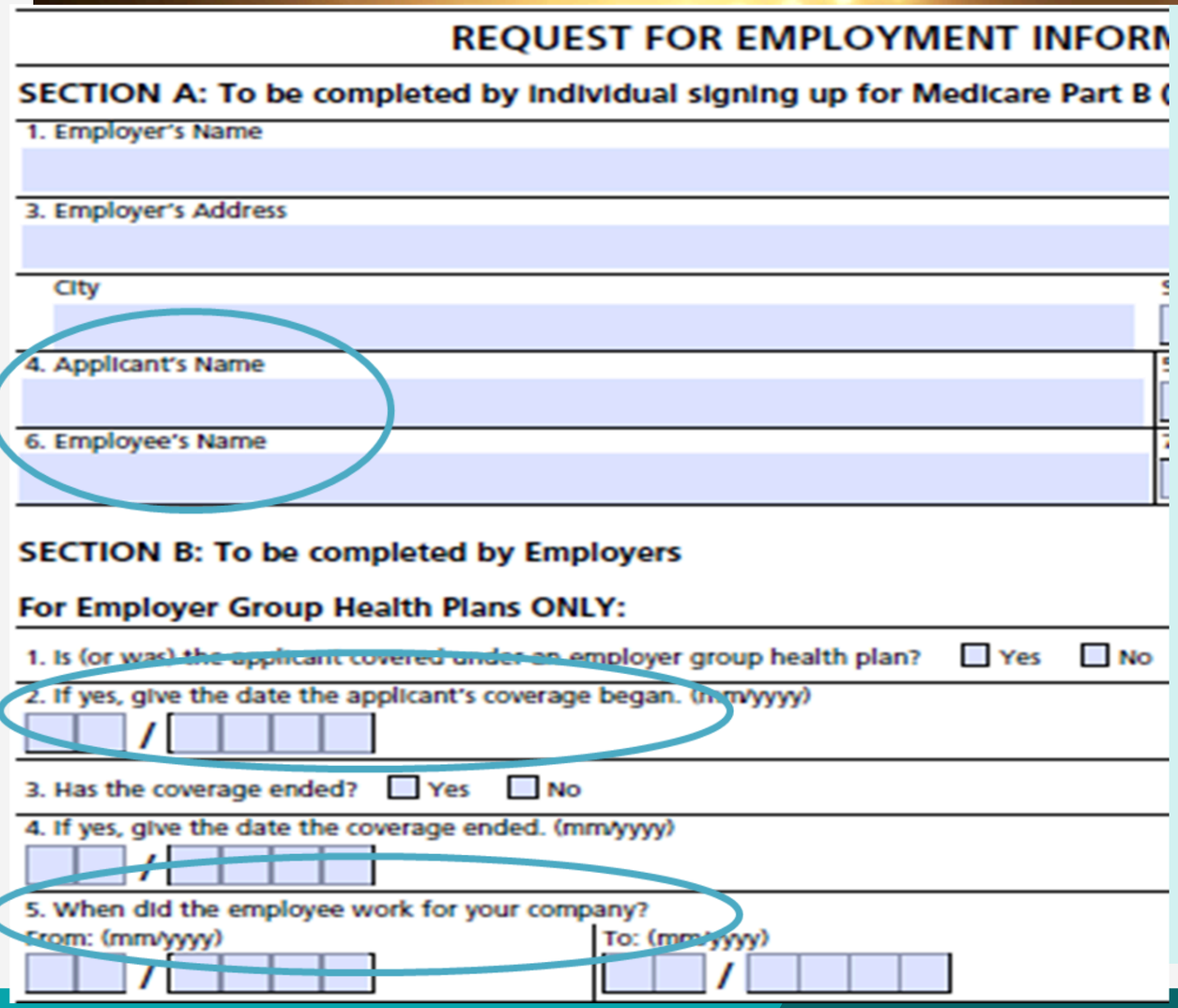
Pro Rating Deposits

Pro rated maximum for the months you did not have Medicare Part A
You have until April 15 of the following year to make up for these deposits

Example: Retire 10/1 - Part A backdated 4/1

Max Family Contribution is $8750 + $1000 Catch Up in 2026
You can deposit 3/12's of the max = $2437
It does not matter if the deposits are made after your Medicare enrollment date

GOLDEN TICKET



REQUEST FOR EMPLOYMENT INFORM

SECTION A: To be completed by individual signing up for Medicare Part B (

1. Employer's Name

3. Employer's Address

City

4. Applicant's Name

6. Employee's Name

SECTION B: To be completed by Employers

For Employer Group Health Plans ONLY:

1. Is (or was) the applicant covered under an employer group health plan? ☐ Yes ☐ No

2. If yes, give the date the applicant's coverage began. (mm/yyyy)

3. Has the coverage ended? ☐ Yes ☐ No

4. If yes, give the date the coverage ended. (mm/yyyy)

5. When did the employee work for your company?

From: (mm/yyyy) To: (mm/yyyy)

Take to HR to complete and sign

Must show:

- You have been EMPLOYED
- You have been COVERED

One for each Spouse
Continuous since 65th birthday

From each employer after age 65

Year End Enrollment Timing

Challenges

- Longer Processing Times
- Higher Risk of Mistakes
- Longer Hold Times

Advanced Planning

Timeline and Action Plan Created Soft Decisions on Plan Selection	Summer
Enroll in Medicare A and/or B	October
As soon as you have a Medicare # Enroll in Supplement or Advantage	Oct-Dec

Or start Medicare between 4/1 and 6/1 - Start process in 1st Quarter after holidays

Am I required to Enroll in Medicare A or B?

NO

Creditable

Primary
Insured
Actively
Working
&
On Group
Creditable
Coverage
&
Over 20
Employees

MAYBE

Creditable

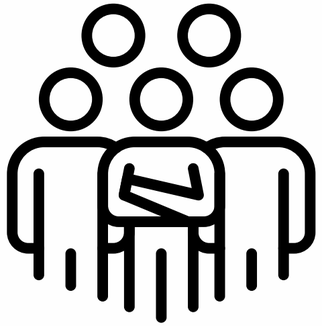
Primary
Insured
Actively
Working
&
On Group
Creditable
Coverage
&
Under 20
Employees

YES

Not Creditable

- Not Working
- Individual Coverage
- No Coverage
- Retiree Coverage
- COBRA, Severance

Do I need Medicare for FULL COVERAGE?



UNDER 20 Employees - YES/LIKELY

- Your Group Coverage will likely become SECONDARY to Medicare A and B
- **Medicare A and B is required** even if you stay on group coverage

OVER 20 Employees - NO

- Your Group Coverage will remain PRIMARY as long as employment continues
- **Medicare A and/or B is not required** until you retire or come off group coverage (whichever is first)

Still Working over age 65?

Group Health Plan

Medicare



Premium Savings or Better Benefits

Should I consider Medicare?

while still working

What are you paying?

Payroll Deduction x Pay Frequency

+ Out of Pocket Expenses
(copays, deductibles, etc)

=Total ANNUAL Cost in Group Health Plan

Should I consider Medicare?

while still working

Medicare Breakeven = Approx $4500/yr

Group Health
LESS THAN Medicare

Stay on GHP

Unless your out of pocket expenses increase

Group Health
MORE THAN Medicare

Explore Medicare

-Free Consult-
Review your PERSONALIZED recommendation

Should I consider Medicare?

while still working

What is your SPOUSE paying?

Many spouses find Medicare more cost effective

Couple Premium

- employee-only premium

Difference = Spouse's Premium

Valid Times to Waive off Group Health Plan



Turning Age 65

Medical Open Enrollment Period

Retirement

And maybe – ANY TIME you decide to enroll in Medicare

ASK PLAN ADMINISTRATOR

Is “Enrollment in Medicare” a valid reason to opt out of group insurance mid year?

What if my spouse
has not had their
65th BIRTHDAY?

Am I required to Enroll in Medicare A or B?

NO

Creditable

Primary
Insured
Actively
Working
&
On Group
Creditable
Coverage
&
Over 20
Employees

MAYBE

Creditable

Primary
Insured
Actively
Working
&
On Group
Creditable
Coverage
&
Under 20
Employees

YES

Not Creditable

- Not Working
- Individual Coverage
- No Coverage
- Retiree Coverage
- COBRA, Severance

Non Creditable Coverage

Examples: ACA, Obamacare, COBRA, Retiree, Severance

Will I receive a penalty if I don't enroll in Medicare? **YES**

Will Medicare be my Primary Insurance? **YES**

Choice =

Keep Current Health Plan as Secondary and enroll in Medicare A & B only

OR

Enroll in Medicare (all Parts) and don't pay for Current Health Plan

COBRA

Your dependents may qualify for up to 36 months of COBRA when you go on Medicare.

Medicare is typically more cost effective than COBRA.

RETIREE

Many people with access to Employer Sponsored Retiree, want to keep it.

Just add Medicare A&B as primary.

SEVERANCE

You still need Medicare A&B.

It may make more sense to ask your employer if they are willing to help fund your Medicare.

How to take action

Deferring – Enrolling

We provide customized instruction and timeline on how to defer or enroll

Deferring both Part A & B – Deferring Part B Only

Enrolling at age 65 - Enrolling after age 65 - Enrolling in Part A only - Enrolling in Part B only

Leading With Heart

We make it easy!



610-430-6650, OPTION 1

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