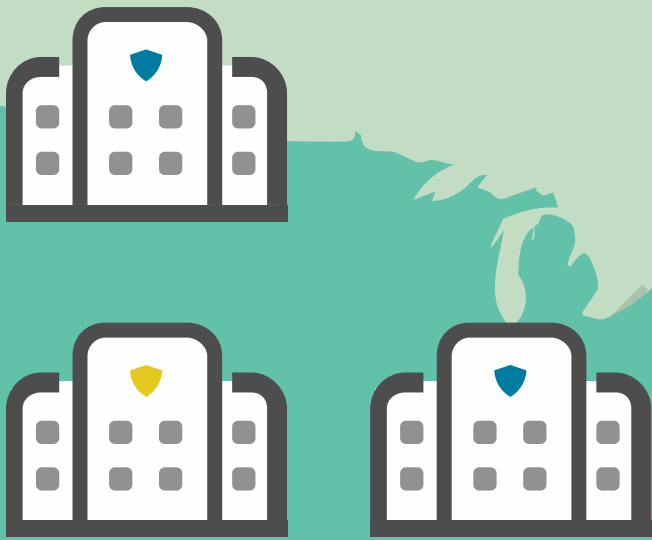


FREE
MEDSUPP
QUOTES

QUICK REMINDERS FOR YOU TO GET IN THE LOOP

Enrolling in a Medicare Supplement Insurance Plan (also known as Medigap) may be the best way to secure both your financial and health care needs during the retirement years. Whether during the application process or needing to find out what you can benefit from a plan, here a few Medigap reminders that you ought to know:

1. YOU MUST BE ENROLLED IN ORIGINAL MEDICARE (PART A AND PART B) TO BE ELIGIBLE FOR MEDIGAP.



2. MEDIGAP PLANS ARE SOLD BY PRIVATE INSURANCE COMPANIES.

3. THERE ARE TEN STANDARDIZED MEDIGAP PLANS.



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4. ALL MEDICARE SUPPLEMENT INSURANCE PLANS OFFER THESE BASIC BENEFITS.

- **Medicare Part A** coinsurance costs (extending to **365** additional days after Medicare benefits are exhausted)
- **Medicare Part A** coinsurance cost or copayments for hospice care
- **Medicare Part B** coinsurance fees or copayments
- The first three pints of blood used in a medical procedure (for a year)



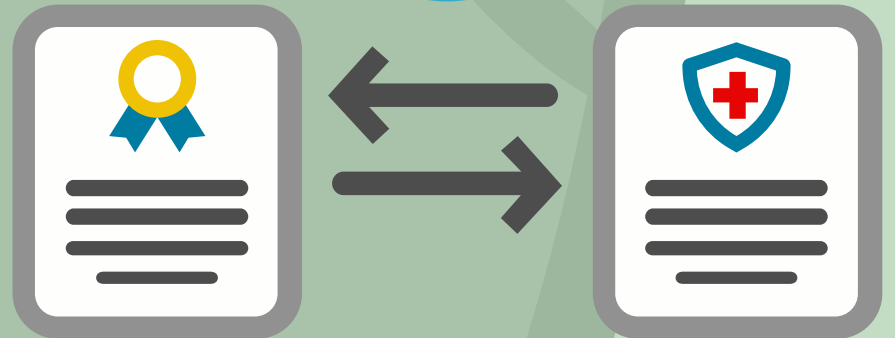
5. STANDARDIZED MEDIGAP POLICIES ARE GUARANTEED RENEWABLE.





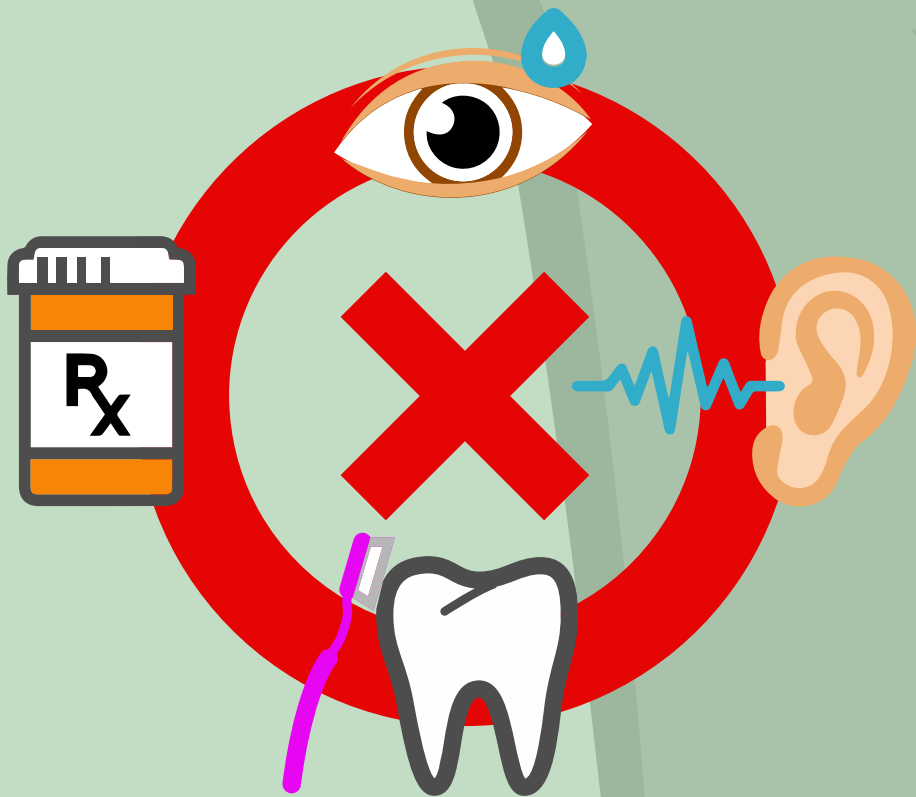
6. YOU CANNOT OWN A MEDIGAP POLICY IF YOU HAVE MEDICARE ADVANTAGE.

7. THE BEST TIME TO PURCHASE MEDIGAP IS DURING THE FIRST 6 MONTHS YOU TURN 65 AND ARE ENROLLED IN MEDICARE PART B.



8. MEDIGAP DOES NOT COVER...

- **Long Term Care Coverage** – a common misconception, Medigap policies will not cover for long term care (LTC) coverage. LTC deals with the custodial care that is normally offered in nursing homes.
- **Vision Care**
- **Dental Care**
- **Hearing Care**
- **Prescription Drugs**



9. MEDIGAP POLICIES ONLY COVER ONE PERSON.



10. MEDICARE SUPPLEMENTAL INSURANCE COSTS VARY DEPENDING ON THEIR RATING

One of the most common reasons (and regrets) on why people do not purchase a Medigap plan is this: why should I pay for coverage if I can just simply save money and pay for the gaps myself?

Medigap has a simple answer for that - choosing the right plan may cover more than just Original Medicare out-of-pocket costs. Here are some important reasons you should always remember when purchasing a plan!

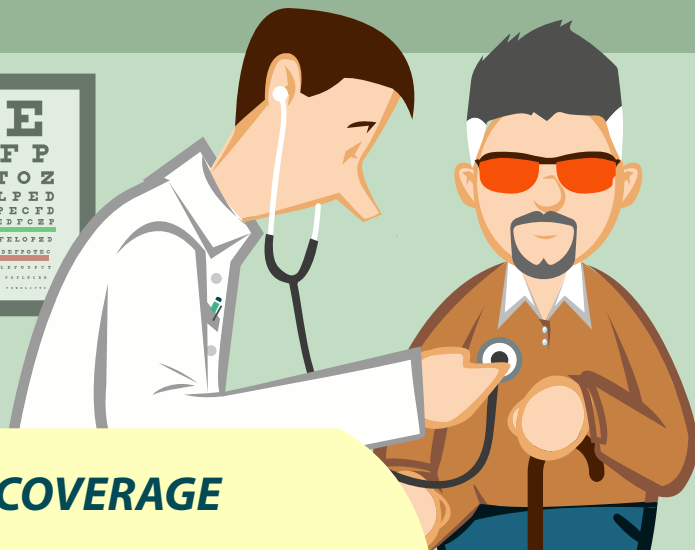
REASONS WHY MEDIGAP IS WORTH IT

Straight-to-the-point reasons why you should purchase a Medicare Supplement Insurance Plan



MIND THE GAP

Helping to pay for the gaps (whether full or partial) may equate to massive savings.



NETWORK COVERAGE

Unlike Medicare Advantage, Medigap plans aren't limited to a network of doctors. Just as long as a medical provider accepts Medicare, a Medigap policy will also be accepted. This offers a convenient and flexible approach for policyholders to choose and receive aid from doctors they trust.



FOREIGN TRAVEL COVERAGE

Depending on which type of plan an individual enrolls in, Medigap offers medical coverage even outside the country. This works best for boomers with plans to travel abroad during the golden years, or for those who move to warmer climates during the winter months.



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