

# Medicare 101: Frequently Asked Questions

Learning about Medicare can be like learning a new language. You need to learn the words, understand the main ideas and become fluent in Medicare. From parts and plans to what is covered and what isn't, we break Medicare down into bite-size chunks that you can understand.

## What is Medicare?

Medicare is a federal health insurance program for eligible U.S. citizens and legal residents. It is funded in part by taxes you pay while working.

## Who can get Medicare?

U.S. citizens and legal residents that have lived in the U.S. for at least 5 years in a row, including the 5 years just before applying for Medicare. You must also be 65 or older, younger than 65 with a qualifying disability, or any age with a diagnosis of end-stage renal disease or ALS.

## What do I need to know about Medicare?

There are four basic parts of Medicare: A, B, C and D. Each part helps pay for certain health care services. Each part also has certain costs that you may have to pay. Your Medicare costs will depend on what coverage you choose and on what health care services you use.

## What does Medicare cover?

Original Medicare includes Part A (hospital insurance) and Part B (medical insurance).

### Part A Includes

- ✓ Premium free if you or your spouse worked and paid taxes for 10 years or longer
- ✓ You can't be denied coverage
- ✓ Coverage is nationwide, including any qualified hospital in the U.S.

### Part B Includes

- ✓ Monthly premium, adjusted for income
- ✓ You can't be denied coverage
- ✓ Coverage is nationwide, including any provider who accepts Medicare

### Not Covered

- ✗ Some of the cost of your care — you have out-of-pocket costs, with no limit
- ✗ Prescription drugs
- ✗ Routine dental, vision or hearing care
- ✗ Eyeglasses, contacts or hearing aids
- ✗ Long-term or custodial care (help bathing, eating, dressing)
- ✗ Excess charges for services by doctors who don't accept Medicare
- ✗ Care received outside the U.S., except for certain circumstances

## Original Medicare

Provided by the federal government



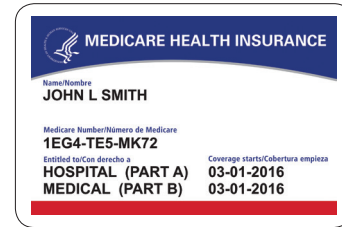
### Part A

Helps pay for hospital stays and inpatient care



### Part B

Helps pay for doctors visits and outpatient care



## How can I get more coverage?

One option to get more coverage is to add a Medicare Supplement Plan and/or a Part D prescription drug plan. Another option would be to choose a Medicare Advantage plan which combines both Parts A & B, usually has an out-of-pocket maximum, and may include prescription drugs.

### Option 1

OR

### Option 2

Add one or both of the following  
to Original Medicare

Choose a  
Medicare Advantage plan

#### Medicare Supplement Insurance

Offered by private companies



#### Medicare Supplement

Helps pay some of the  
out-of-pocket costs that come  
with Original Medicare

#### Medicare Part D Plan

Offered by private companies



#### Part D

Helps pay for prescription drugs

#### Medicare Advantage Plan

Offered by private companies



#### Part C

Combines Part A (hospital  
insurance) and Part B (medical  
insurance) in one plan



#### Part D

Usually includes prescription  
drug coverage

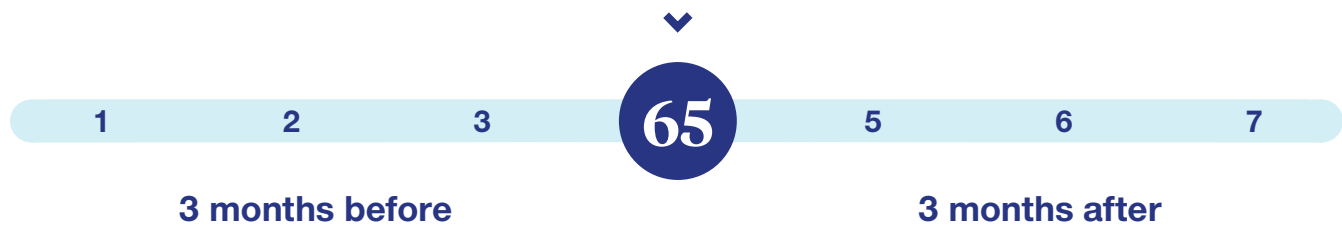


May offer additional benefits not  
provided by Original Medicare

## When can I enroll?

You can enroll in Medicare up to 3 months before and after your 65th birthday. You will be enrolled in Part A and Part B automatically if you are receiving Social Security benefits at age 65, or after receiving Social Security disability benefits for 24 months. If you aren't already receiving Social Security benefits when eligible, you need to enroll in Medicare online at [www.SSA.gov/medicare](http://www.SSA.gov/medicare), or visit your local Social Security office.

### The month you turn 65 years old



## What is a Group Medicare Advantage plan?

It is a plan designed just for a former employer or plan sponsor, like yours. Only eligible retirees of your former employer or plan sponsor can enroll in this plan. This plan is different and should not be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in your area.

## Where can I go for more information?



Visit [www.MedicareMadeClear.com](http://www.MedicareMadeClear.com) for more information as well as videos, quizzes, downloadable guides, online tools and more. Sign up for the newsletter to get practical, up-to-date articles delivered right to your inbox.



Talk to your former employer or plan sponsor for more information regarding your specific plan.



Visit [www.Medicare.gov](http://www.Medicare.gov)



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