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Approaching Medicare Open Enrollment?

Here are some helpful tips and rate sheets to save you time and money-

- ✓ Start researching about 3 months before you turn 65
 - You should read up on Medicare Parts A, B, C and D to familiarize yourself with the basics. In order to determine whether a Medigap or Medicare Advantage plan would be the best for you, you need to know what Medicare itself covers and doesn't cover.
 - Medicare Part A is your Hospital Insurance. Medicare Part B is your Medical Insurance (Outpatient Insurance). Part A and Part B are called "Original Medicare" benefits. The [Medicare.gov](http://www.Medicare.gov) website is a great tool that explains Medicare Parts A and B and what benefits they provide, or visit our site www.njmedicareplans.com/medicarevideo.
- ✓ Determine your costs for Medicare Parts A & B
 - You are Medicare-eligible at age 65 (or earlier if you qualify due to a disability). What you will pay for Medicare Parts B & D depends on your income. You can contact Social Security 800-772-1213 or us 732-746-3320 to determine your Part B premiums.
 - If you (or your spouse) have worked at least 10 years in the United States and paid taxes during these years, Medicare Part A will cost nothing. Medicare Part B has a monthly premium that you will pay to Social Security, again based on household income.
- ✓ Enroll in Medicare
 - If Medicare will be your primary insurance, you can enroll in Medicare up to 3 months before your 65th birthday. Your benefits will usually begin on the 1st of that month. If you are collecting Social Security, you may have to do nothing, you could be enrolled into Medicare Part B automatically. If you will be enrolling in Part B you can enroll at the Social Security office, enroll online at www.ssa.gov, or call 800-772-1213. **If you are local to our office, we can help you enroll in about 10 minutes!**
 - If you have employer-insurance, you can opt to delay Part B until you retire. Both parts of Medicare can coordinate with your employer insurance to reduce costs for you. You should seek help from your employer's Human Resources Department in order to weigh the cost vs. benefits in this situation. Also confirm you do NOT have to enroll into Medicare Part B with them or Medicare should you choose to keep employer coverage.

✓ Ask your doctors' offices which plans they participate in

- There are two different types of plans that help you cover the fees that Medicare doesn't. Finding out which plans your doctor accepts will help you in your decision to choose which plan is best for you.
- Medigap plans allow you to see any doctor that participates in Medicare (over 800,000 physicians), regardless of which Medigap insurance company you choose.
- Medicare Advantage plans have smaller, private networks and work as HMO/PPO plans. If you are considering a Medicare Advantage plan, you will need to find out which plans your doctors participate in. This will help you in choosing a plan.

✓ List your medications

- Write down a list of your regular medications and include the dosages and the frequency with which you take the medication. You will need this list to choose the best Part D prescription coverage plan. There are many different Part D plans. It is important that you choose one that offers your medications at reasonable prices. Choosing the right prescription plan can save you hundreds of dollars each year.
- You can e-mail or fax the list of your medications to us and we can run a free prescription drug plan analysis for you. This will help you determine which prescription plan is the most cost effective for you.

✓ Choose your Medicare Plan

- Since Medicare Part B only covers 80% of your outpatient costs, you are responsible for the remaining 20%. If you underwent some type of surgery, for example hip surgery, the cost you would have to pay would be thousands of dollars. Supplemental insurance helps you pay for hospital and outpatient deductibles AND the other 20%.
- Medigap plans offer the fullest coverage that helps to pay the 20% and some or all of your deductibles. With a Medigap plan, you are able to choose your own doctors – no networks or referrals needed. **Our free service can show you the different Medigap plans available and compare rates from multiple carriers in NJ to help you save money.**
- Medicare Advantage plans, for the most part, have HMO or PPO networks or doctors. Depending on the plan you choose, you may need referrals and there are deductible and co-pay costs associated with doctor visits, hospitalizations and outpatient procedures. These plans are low-to-\$0 premium plans and include prescription coverage within the plan as well. Make sure you know which plans your doctors participate in! **Our free service can help you find the best plan based on your doctors, medications and budget.**
- **Our free service is here to answer all of your questions. Together we can help you decide which plan is best for your needs and budget. We then take care of all the paperwork. Let us help you navigate through the Medicare Maze Today!**