

MediGap with Dina

MEDICARE SUPPLEMENT SPECIALIST

YOUR MEDICARE GUIDE

Welcome, Friend!

I'm Dina, and I'm so glad you're here! With over 10 years in the insurance industry, one of the things I enjoy most is helping people understand Medicare and feel confident about their coverage.

I created this guide to keep things simple. My goal is to help you understand your options, protect your budget, and feel more prepared when health needs arise, so you can focus on enjoying life.

I believe good coverage should bring peace of mind without putting a strain on your everyday needs. A Medicare Supplement plan may be a great fit if you can comfortably maintain the monthly premium. What matters most is finding coverage that works for your needs and budget.

You don't have to figure it all out alone. I'm here to help!

Warm regards,

Dina de Weever

MEDICARE SUPPLEMENT SPECIALIST

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Instagram: @medigapwithdina

Facebook: facebook.com/medigapwithdina

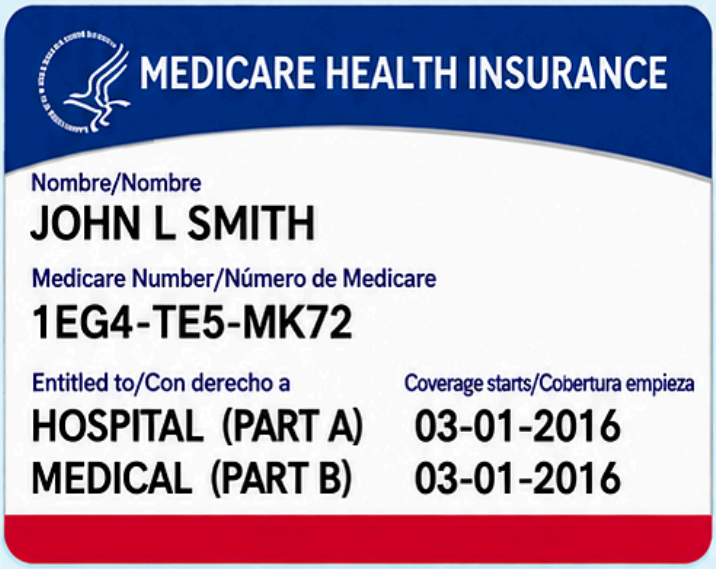
Questions about your coverage?

BOOK A FREE CONSULTATION ›

What is Medicare?

Medicare is a federal health insurance program for people age 65 and older, and certain younger people with disabilities.

Original Medicare





Part A

Hospital Coverage

Helps cover inpatient hospital care, including:

- Room and board
- Surgeries
- Lab tests
- Diagnostic services



Part B

Medical Coverage

Helps cover outpatient care, including:

- Doctor's visits
- Specialists
- Preventive care
- Tests and services

Basically everything outside of a hospital stay.



Remember:

Medicare and Medicaid are NOT the same thing!

Medicaid is a government assistance program that helps individuals with limited income cover healthcare costs. Eligibility requirements vary from state to state.

When Can I Enroll?

Medicare Parts A & B

Your First Enrollment Window

Your Initial Enrollment Period lasts 7 months.

3	2	1	65	1	2	3
3 months before your birthday	2 months before your birthday	1 month before your birthday	**Your birthday month**	1 month after your birthday	2 months after your birthday	3 months after your birthday

The 3 months before your birthday are usually the best time to apply.

Still Working at 65?

You may be able to delay Part B if you have qualifying coverage from your or your spouse's current employment.

An 8 month Special Enrollment Period may apply after the job or qualifying coverage ends.

If You Enroll Later

General Enrollment Period: January 1 through March 31. Coverage starts the month after you enroll.

Late Part B penalties and gaps in coverage may apply if you do not qualify for an exception.

Important to Know

Some people are enrolled automatically if they receive Social Security benefits.

Apply through Social Security:
ssa.gov/medicare/sign-up
or call 1-800-772-1213.



Your Agent's Insight:

If you are turning 65, check your enrollment dates early. Signing up on time can help you avoid delays and possible penalties. If you plan to keep working, confirm your options before postponing Part B.

Original Medicare Costs

Part A
Hospital Coverage



- **Premium:** $0/month for most people.
- **Deductible:** $1,788 per benefit period (covers the first 60 days).
- **Hospital Coinsurance:**
  Days 61-90: $447/day
  Days 91-150: $894/day
  After day 150: You pay all costs.

Part B
Medical Coverage



- **Premium:** $209.50/month for most people.
- **Deductible:** $292/year.
- **Medical Coinsurance:** After the deductible is met, Medicare pays 80% and **you pay 20% of the medical services.**

Your Agent's Insight:

Original Medicare by itself can leave you paying more out of pocket than you might think. **Those gaps are a big deal!** These costs could easily add up to thousands of dollars. But don't worry, I'll show you what options you have to reduce those costs, giving you **greater peace of mind.**



TWO PATHS YOU CAN TAKE

PATH ONE

Medicare Advantage

Monthly Premium:
Range $0-100/ month

Coverage:
- Less comprehensive
- Higher out-of-pocket expenses

Doctor + Hospital Networks:
- HMO's (only in-network)
- PPO's (flexible network)

PATH TWO

Medicare Supplement

Monthly Premium:
Range $100-350/ month

Coverage:
- More comprehensive
- Lower out-of-pocket expenses

Doctor + Hospital Networks:
- None.





Your Agent's Insight:

Whichever path you choose, you will still pay the Medicare Part B monthly premium of **$209.50.**

This amount is paid to Medicare and is separate from your Medicare Advantage or Medicare Supplement plan premium.

What Should I Do Next?

By now, you may have a better idea of which path fits your needs and budget.

Leaning Toward Medicare Advantage?

If Medicare Advantage feels like the better fit, you can compare plans and enroll through **Medicare.gov** or by calling **1-800-MEDICARE.**

Medicare.gov >

1-800-MEDICARE >

Interested in Medigap?

If you're leaning toward Medicare Supplement coverage, continue with this guide for more information about costs, enrollment timing, and how to compare your options.

Continue in This Guide >





Your Agent's Insight:

Budget matters, but so do your doctors, your health needs, and the kind of peace of mind you want from your coverage. The best choice is the one that fits your situation best.

Medigap Plan Options

If Medicare supplement feels like the better fit, here are two popular options to compare:

Plan G

100%
of Medicare-approved hospital and medical costs are covered after you pay the annual Part B deductible.

- Higher monthly premium
- Covers Part B excess charges
- No office visit copays
- More predictable out-of-pocket costs

Plan N

- Lower monthly premium
- Does not cover Part B excess charges
- $20 copay for doctor visits
- $50 copay for emergency room visits

What Both Plans Include



See doctors nationwide who accept Medicare

Foreign travel emergency coverage.

Medicare Part B premium of $209.50/mo paid separately.

$292 annual deductible (Medicare Part B deductible)



Your Agent's Insight:

A lot of people worry about **Medicare excess charges**. These are additional costs that doctors who don't accept Medicare assignment are allowed to charge you. If you want to avoid having to worry about excess charges, Plan G would be the safest and most comprehensive option.

ESTIMATED MONTHLY COSTS

Medigap premium

$100–350/ mo

Varies by age, location, and carrier.

+

Medicare Part B premium

$209.50/ mo

Paid separately from your Medigap plan.

=

Estimated monthly total

$310-560/ mo

Add your Medigap premium and your Part B premium together.

Does not include the cost of prescription drug coverage or dental and vision benefits.



Your Agent's Insight:

Worried about surprise medical bills? If you want the strongest protection and the fewest out-of-pocket surprises, **Plan G** offers the most comprehensive coverage available.

PRESCRIPTION DRUG, DENTAL & VISION

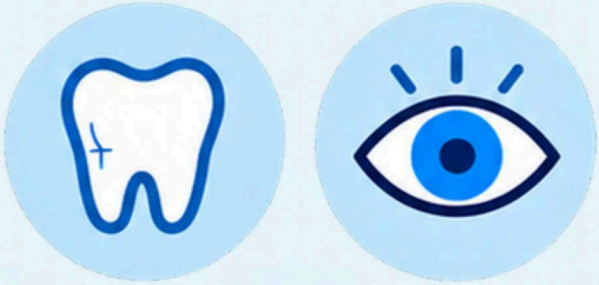
These optional plans can help complete your coverage.

Prescription Drug Plan (Part D)



- Typical premium range: **$0 – $130/month**
- You can choose a plan based on your medication needs during AEP (Oct 15 – Dec 7).
- Part D is optional, but if you don't enroll when first eligible and later go without other credible drug coverage, you may face a late enrollment penalty.

Dental & Vision



- Typical premium range: **$20 – $75/month**
- No late enrollment penalty
- Cost depends on the coverage level and insurance company

AEP for Part D:

Oct 15 – Dec 7



Your Agent's Insight:

If you take few or no medications, a basic lower-premium drug plan may help you save money. But if you take higher-cost medications, like many cancer or diabetes drugs, a richer plan may lower your overall costs.

SEE HOW PLAN G CAN HELP

Three fictional examples of unexpected medical expenses



Grace Yang

Age 72 | California

Hip replacement and recovery

Illustrative medical charges:

$40,000

Grace pays: only $292



Andre Williams

Age 75 | Georgia

Heart valve surgery and recovery

Illustrative medical charges:

$91,900

Andre pays: only $292



Madison Clark

Age 68 | Arizona

Breast cancer treatment

Illustrative medical charges:

$61,100

Madison pays: only $292



Your Agent's Insight:

With Plan G, once you pay your $292 annual Medicare Part B deductible, **100% of your remaining Medicare-approved medical costs are covered**, including hospital stays, doctor visits, and Part B excess charges. That means fewer unexpected medical bills and greater peace of mind.

When Should I Enroll?

The best time to buy a Medicare Supplement plan is during your Medigap Open Enrollment Period.

Best Time to Enroll

- Medigap Open Enrollment Period
- Starts the first day of the month you're 65+ and enrolled in Part B.
- Lasts for 6 months.
- Best time to buy.
- No medical underwriting .
- You can't be denied for health reasons.

If You Apply Later

- You can still apply after the 6-month window.
- You may have to answer health questions.
- Medical underwriting may apply.
- Coverage may be denied in many cases.
- You may also pay more.

You may have guaranteed issue rights if:

- You lose certain employer or union coverage.
- Your Medicare Advantage plan ends or leaves your area.
- You move out of your plan's service area in certain situations.
- Other special situations may also qualify you for a guaranteed issue right.

Important to Know

- You must have Medicare Part A and Part B before you can buy a Medigap plan.
- If you're under 65 and have Medicare due to a disability, Medigap options vary by state. Talk with a licensed agent to learn more.



Your Agent's Insight:

The best time to enroll in a Medicare Supplement plan is during your 6-month Medigap Open Enrollment Period. That's when you have the **strongest protections** and the **least hassle**. If you wait until later, you may still be able to apply, but health questions and underwriting can come into play.

Your Medigap Open Enrollment Period

A one-time 6-month opportunity. It does NOT repeat every year.

Starts

- You have Medicare Part B
- You are 65 or older

1st Month

Your 6-Month Medigap Open Enrollment Period

1 — 2 — 3 — 4 — 5 — 6

Ends

- You have Medicare Part B
- You are 65 or older

6th Month

Guaranteed Acceptance

You can choose any Medigap plan sold in your state, regardless of your health conditions.

No Medical Underwriting

Your health history cannot be used to deny your application.

No Health-Based Premium Increases

Insurers cannot charge you more because of pre-existing health problems during this period.



Your Agent's Insight:

This is usually your best chance to choose a Medigap plan without health questions affecting approval or price. After these six months, you can still apply, but medical underwriting may apply unless you have special rights.

Why Work With a Broker?

1 Multiple Carrier Options

I work with several Medicare Supplement insurance companies so I can help my clients compare plans and pricing in their area.

United Healthcare | MEDICO INSURANCE COMPANY | MEDICAL MUTUAL | aetna
Anthem | Mutual of Omaha | Humana | Cigna
AHL (Protection Security Strength Service, Since 1909) | wellcare | Allstate | Aflac

2 Medicare Supplement Plans Are Standardized

Medicare Supplement plans are standardized by the federal government.

That means the benefits for the same letter plan are the same from one company to another. For example, a Plan G from one company has the same core benefits as a Plan G from another company. The main difference is the monthly premium.

3 How I Help You

- Compare plan rates for the letter plan you want in your area
- Help you find the lowest premium available
- Work with top A-rated carriers
- Focus on strong financial strength, reliable claims payment, and customer satisfaction



Your Agent's Insight:

Because Medigap benefits are standardized, my job is to help you shop smart. I compare top carriers and help you find the lowest premium for the plan letter you want in your area, while working with trusted, A-rated companies to help ensure reliable coverage and excellent customer service.

Ready to Enroll?

Here's What to Expect:

1. **Schedule a Free Consultation**
   We'll talk about your needs, answer your questions, and go over your options.
2. **Review Your Information**
   I'll collect a few details, like your doctors, medications, and preferred coverage.
3. **Compare Top Carriers**
   I'll check multiple A-rated insurance companies to find the lowest premium for the plan that fits you.
4. **Complete Your Application**
   We'll get everything submitted securely, and I'll keep you updated every step of the way.
5. **You're Enrolled!**
   You'll receive confirmation directly from the insurance company.



Let's find the right plan for you!

My goal is to help you understand your options, find the best premium available for your plan in your area, and enroll with confidence.

What You'll Need to Enroll

To get started, it's helpful to have the following information:

- Your Medicare card (Part A & Part B)
- A list of your current medications (name and dosage)
- Your preferred doctors and hospitals
- Your zip code (to compare plans in your area)
- Your contact information

Schedule Your FREE Consultation Today!

There's no cost, no obligation — just clear answers and personalized guidance.

Book My Free Consultation >

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