

90 DAYS
FROM **RETIREMENT**

EMPLOYEE ROADMAP TO MEDICARE

Resources for
Medicare Eligible
Employees



Finally, a useful (free) Medicare and Social Security resource

You don't have to tackle Medicare and Social Security alone.

There are many common pitfalls when it comes to Medicare and Social Security. Avoid the mistakes and know you are making the right decisions with 90 From Retirement.



Resource Library

Learn the specifics for Medicare & Social Security through the Education Center that has videos and articles.

On-call experts

Call us whenever Medicare or Social Security questions arise. Get correct answers fast, so you can make wise decisions.

1-on-1 meetings

Meet with us and we'll walk through the decisions ahead as you prepare for Medicare and Social Security, all at no cost to you.

101 Seminars

Attend an in-person Medicare and Social Security presentation where you can come with questions and leave confident in what comes next.

101 Webinars

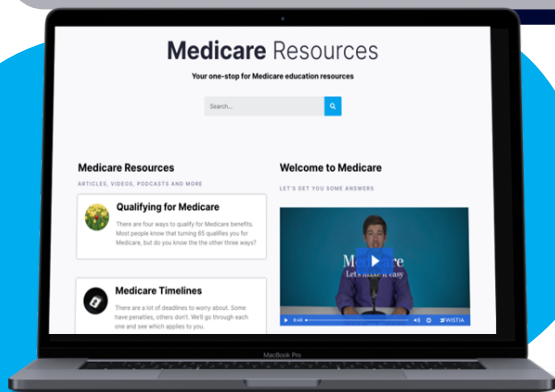
Learn all about Medicare and Social Security from the comfort of your home, or anywhere else in the world for that matter, with a virtual webinar.

Presentation on Demand

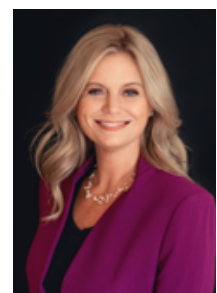
Anyone can watch pre-recorded 101 presentations at any time from anywhere.

Our mission is to fundamentally change the way Medicare is accessed in Idaho by helping seniors navigate the complicated maze of Medicare and Social Security. Our approach is unique in that we see the Medicare decision as an educational opportunity, not sales pitch. Allow our local team of experts to assist you in your transition to Medicare or retirement.

90DaysFromRetirement.com/ID



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Understanding your Medicare Choices

Step 1

Enroll in Original Medicare

www.SocialSecurity.gov/Medicare or 1-800-772-1213

Original Medicare is provided by the federal government



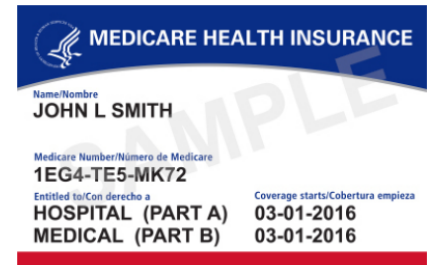
Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care



In 2023 the annual deductible will be **\$1,600** for Medicare Part A (hospital) and **\$226** Part B (medical services). The standard monthly premium for Part B beneficiaries in 2023 will be **\$164.90**.

After you enroll in Original Medicare, there are two ways to get additional coverage offered by private companies.

OPTION 1

OR

OPTION 2

Medicare Supplement Plan



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

Medicare Part D Plan



Helps pay for prescription drugs

Medicare Advantage Plan

Part C



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

Part D



Usually includes prescription drug coverage



May offer additional benefits not provided by Original Medicare



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COMPARE THE COSTS OF MEDICARE PLANS



	PLAN 1	PLAN 2	PLAN 3
Name of Plan			
Monthly Plan Premium			
Max Out of Pocket			
Primary Care Copay			
Specialist Copay			
Emergency Room			
Inpatient Hospitalization			
Outpatient Surgery			
Diagnostic Test			
Lab Services			
Diagnostic Radiology (MRI,CT,PET)			
Outpatient Rehab (PT/OT/ST)			
Prescription Drug deductible			
Prescription Drug Cost			

COMPARE PLAN FEATURES

If the plan covers the below benefits or services, put a check mark in the box. If not, leave it blank. If applicable, include dollar amount of Dental, OTC and Vision services provided

FEATURES	PLAN 1	PLAN 2	PLAN 3
Current physicians In-network	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current prescriptions covered	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Services	<input type="checkbox"/> \$	<input type="checkbox"/> \$	<input type="checkbox"/> \$
Vision Services	<input type="checkbox"/> \$	<input type="checkbox"/> \$	<input type="checkbox"/> \$
Hearing Exams	<input type="checkbox"/> \$	<input type="checkbox"/> \$	<input type="checkbox"/> \$
Chiropractic/ Acupuncture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Over the Counter (OTC)	<input type="checkbox"/> \$	<input type="checkbox"/> \$	<input type="checkbox"/> \$
Gym Membership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HSA REFERENCE SHEET

Participating in an HSA stipulates that the member *cannot* be enrolled in Medicare. Enrollment in Medicare will render an individual ineligible to begin a new HSA and we will require those who have HSA's to stop making contributions.

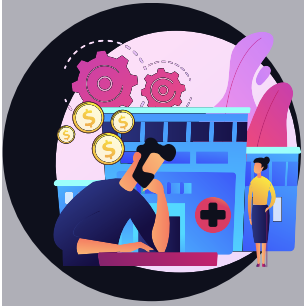
All forms of contributions must cease

- Employee contributions
- Employer contributions
- Contributions by others on the individual's behalf
- Contributions using the "Last Month Rule"
- Contributions from an IRA rollover

Individuals who have been collecting Social Security retirement benefits for four months or more are *automatically* enrolled in Medicare at age 65. HSA contributions during or after the enrollment month are taxable and subject to penalties.



HSA / MEDICARE TIMING



If you are not automatically enrolled in Medicare or postpone enrollment you must consider the

6-month retroactive Part A Rule

When you do enroll in Part A you will be given a retroactive effective date for your Part A (hospital coverage)

The effective date will be 6 months prior to the date that you enroll. Any contributions made during the retroactive 6-month time will be subject to income tax and penalties.

What to do:

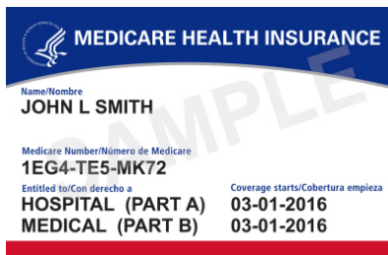
Determine your desired Part A start date in advance and work backwards from that point to know when HSA contributions need to cease to avoid the taxes and penalties.

Helpful Guide for applying for your Medicare online

Hint: Apply online in the comfort of your home to avoid lines and delays at your local SSA office

2 Simple Steps

1. Before applying, visit "Checklist for Online Applications" to see what you will need at www.ssa.gov/hlp/isba/10/isbachecklist.pdf (see back side for checklist)
2. Then apply at: www.socialsecurity.gov/medicare



A screenshot of the Social Security Medicare Benefits page. The page title is "Social Security Medicare Benefits". Below the title is a "Table of Contents" with several links: "The Parts of Medicare", "Should I Sign Up For Part B (Medical Insurance)?", "Special Enrollment Period (SEP)", "How to Apply Online for Just Medicare", "Medicare Cards", "Already Enrolled in Medicare", "What Happens After I Apply?", "Medicare Enrollment in Puerto Rico", and "Related Information". A blue arrow points to the "How to Apply Online for Just Medicare" link.

It's that easy!

IF YOU RUN INTO PROBLEMS PLEASE CALL FOR ASSISTANCE FROM THE 90 DAYS TO MEDICARE TEAM



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**You don't need to do this alone -
take advantage of free, expert advice**



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Checklist for Online Medicare, Retirement, & Spouses Applications

The information below will help you gather the information you may need to create a **my Social Security** account and complete the online Medicare, Retirement, and Spouse's applications. We recommend you print this page to use while gathering your information.

Create a **my Social Security** Account

You are required to login to your existing **my Social Security** account, or attempt to create one. To create an account, we will ask you a series of identity questions for verification. You may want to have certain items on hand to be prepared for additional security questions, such as, but not limited to: mobile phone (for the purpose of receiving texts and emails), credit card, W-2, and tax forms.

File for Benefits Online – The Information You Need	Medicare Only	Retirement & Spouses
Date and Place of Birth If you were born outside the United States or its territories: <ul style="list-style-type: none"> Name of your birth country at the time of your birth (it may have a different name now) Permanent Resident Card number (if you are not a U.S. citizen) 	X	X
MEDICAID Number (State Health Insurance) - Start and End Dates	X	
Current Health Insurance <ul style="list-style-type: none"> Employment start and end dates for the current employer (of you or your spouse) who provides your health insurance coverage through a Group Health Plan Start and end dates for the Group Health Insurance provided by you (or your spouse's) current employer 	X	
Marriage and Divorce <ul style="list-style-type: none"> Name of current spouse Name of prior spouse (if the marriage lasted more than 10 years or ended in death) Spouse(s) date of birth and SSN (optional) Beginning and ending dates of marriage(s) Place of marriage(s) (city, state or country, if married outside the U.S.) 		X
Names and Dates of Birth of Children Who: <ul style="list-style-type: none"> Became disabled prior to age 22, or Are under age 18 and are unmarried, or Are aged 18 to 19 and still attending secondary school full time 		X
U.S. Military Service <ul style="list-style-type: none"> Type of duty and branch Service period dates 		X
Employer Details for Current Year and Prior 2 Years (not self-employment) <ul style="list-style-type: none"> View your Social Security Statement online at www.socialsecurity.gov/myaccount Employer name Employment start and end dates 		X
Self-Employment Details for Current Year and Prior 2 Years <ul style="list-style-type: none"> View your Social Security Statement online at www.socialsecurity.gov/myaccount Business type Total net income 		X
Direct Deposit - Domestic bank (USA) <ul style="list-style-type: none"> Account type and number Bank routing number 	Direct Deposit - International bank (non-USA) <ul style="list-style-type: none"> International Direct Deposit (IDD) bank country Bank name, bank code, and currency Account type and number, branch/transit number 	
		X

How to Enroll to Medicare

90 DAYS
FROM RETIREMENT

Social Security | Benefits | Medicare | Card & record | Search SSA.gov

Home > Medicare > Sign up for Medicare

www.ssa.gov/medicare/sign-up

Sign up for Medicare

Medicare is our country's health insurance program for people age 65 or older. You'll sign up for Medicare Part A and Part B through Social Security.

If you're under age 65, you may be eligible for Medicare if you have [permanent kidney failure](#) or if you receive Disability benefits. Supplemental Security Income (SSI) does not qualify you for Medicare on its own. Even if you receive SSI, you must meet one of the other requirements to qualify.

Information you'll need to provide +

Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

Apply online

Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

Use only if you already have Part A **Get started**

Social Security | The Official Website of the U.S. Social Security Administration

Apply for Benefits

Who Is Completing This Application?

Tell us information about the person completing this application:

I am applying for myself.
 I am helping someone who is not with me, and therefore cannot sign the application at this time.

Do you have a my Social Security account?

Yes No

Do you have an address in the United States or U.S. territories?
 This includes APO, DPO, or FPO addresses such as military bases or diplomatic locations.

Yes No

Next **Previous**

You will need an account with my Social Security. You will be redirected to www.ssa.gov/myaccount/ to either create a new account or log in.

Social Security

Sign In

Accounts created before September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Sign in

Sign in with LOGIN.GOV

Sign in with ID.me

[Learn more](#)

Create an account

When you select "Create an account" it defaults to **LOGIN.GOV**. This is the recommended site, **NOT ID.me**

Social Security | Benefits | Medicare

Create your personal my Social Security account today

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account **Sign In**

Order Medicare Card or Verify Medicare Coverage with my Social Security

 my Social Security

www.ssa.gov/myaccount/

[Sign Out](#)


[Home](#) [Messages](#) [My Profile](#)

Welcome,

You last signed in on 1

 [Your Social Security Statement](#)

You can download your statement as a PDF or an XML file.

 [Your Benefit Verification Letter](#)

This is your proof of income letter.

 [Replace Your Social Security Card](#)

 [Replace Your Tax Form SSA-1099/SSA-10425](#)

Benefits and Payments

Benefit Summary

total monthly benefit before deductions

[View your payment history and overpayment details](#)

Need to update your **contact** or **direct deposit** information? Go to [My Profile](#).

Social Security (Retirement)

Active

next payment before deductions

Next Payment Date:

Payments are made on the **4th Wednesday** of every month

Payments are made by **Direct Deposit**

Last payment: February 21, 2023

Monthly Benefit Amount:

Medicare Premium(s):

Other Deductions:

Last Payment Total:

Medicare Enrollment Details

Status: **Enrolled**

Part A (Hospital Insurance)

Your coverage started **February 2022**. Your monthly premium is **\$0.00** (as of February 2022).

Part B (Medical Insurance)

Your coverage started **February 2022**. Your monthly premium is **\$164.90** (as of March 2023).

Part C (Medicare Advantage)

Your coverage started **February 2022**. Your monthly premium is (as of January 2023).


Part D (Medicare Prescription Drug Coverage)

Your coverage started **February 2022**. Your monthly premium is (as of January 2023).

[Replace your Medicare Card](#)

Medicare Questions?

This information should not be used as proof of coverage. It is provided by the Center for Medicare Services and may not reflect recent updates. Please call 1-800-633-4227 or visit www.Medicare.gov for assistance. If you are deaf or hard of hearing, you may call the TTY number, at 1-877-486-2048.

 **MEDICARE HEALTH INSURANCE**

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
03-01-2016
03-01-2016

