The background is a solid blue color. It features several decorative elements: a dashed white line that starts at the top left, curves down and right, then loops back up and right, ending at the top right; a dashed white line that starts at the top right, curves down and left, then loops back up and left, ending at the top left; a dashed white line that starts at the bottom right, curves up and left, then loops back up and left, ending at the bottom left; a dashed white line that starts at the bottom left, curves up and right, then loops back up and right, ending at the bottom right. There are four location pin icons: one at the top left, one at the bottom right, one at the top right, and one at the bottom left. The text 'Medicare Starter Guide' is written in a large, white, sans-serif font, centered on the left side of the page. Below it, the text 'Your Roadmap to Coverage' is written in a smaller, white, sans-serif font, also centered on the left side. In the bottom right corner, there is a logo for 'ESSENCE HEALTHCARE' which includes a stylized sunburst icon above the text.

# Medicare Starter Guide

Your Roadmap to Coverage

# The Road Ahead

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# Navigating Medicare: A Closer Look

Welcome to our guide! At Essence Healthcare it's our mission to simplify and enhance your healthcare journey. We're happy you found us so we can help you explore the road to Medicare.

Let's get started with a closer look at all the parts of Medicare, eligibility and enrollment periods.

# What Is Medicare?

## Original Medicare +

Original Medicare is provided by the federal government and includes Part A and Part B.

A

### Medicare Part A

- Hospital and skilled nursing coverage
- Hospice care
- Home health

B

### Medicare Part B

- Doctor visits and labs
- Outpatient services
- Durable medical equipment

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## Medicare Part D

Medicare Part D is your prescription drug coverage, and it's separate from Original Medicare.

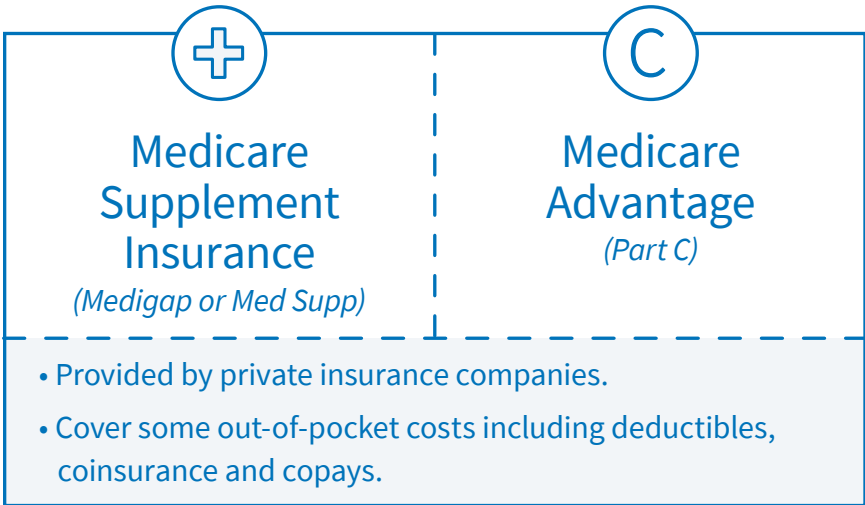
D

### Medicare Part D

- Brand name and generic prescription drugs
- Some vaccines that Part B doesn't cover

# What Is Medicare?

Medicare covers about 80 percent of your costs. To plan for the 20 percent it doesn't cover, there are two options.



## Medicare Supplement Insurance

- Skilled nursing (some plans)
- Blood transfusions
- Extra days in the hospital after Part A coverage ends



## Medicare Advantage

- Provides everything covered by Original Medicare (Parts A and B)
- Most have Part D coverage
- Extras vary by plan but could include dental, vision and more

# Who's Eligible?



To be eligible for Medicare, you must be a permanent U.S. resident or legal citizen living in the U.S. for five years in a row.

Plus, you'll need to meet **one** of the following requirements:

- Age 65 or older
- Under age 65 and have a qualifying disability
- Anyone with ALS (Lou Gehrig's disease) or end-stage renal disease



## Medicare vs. Medicaid

Medicare is designed mostly for older adults to help pay for health-related services. This Starter Guide and our Medicare Learning Center, [EssenceHealthcare.com/Learn](https://www.essencehealthcare.com/learn), are good resources for Medicare information.

Medicaid assists low income individuals with health-related costs.

# When Is Enrollment?

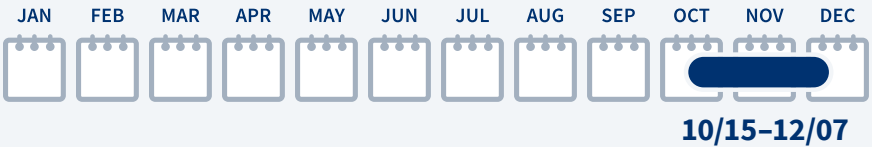
## If you're new to Medicare.

Your **Initial Enrollment Period (IEP)** is your first chance to sign up for a plan. It's the seven-month period around your 65th birthday.



## If you want to change your plan.

After you enroll in a Medicare plan, you have the opportunity to switch, drop or join a different plan during the **Annual Enrollment Period (AEP)**.\*



If you enroll in a Medicare Advantage plan, you can use the **Medicare Advantage Open Enrollment Period (MA OEP)** to make a one-time election to change your Medicare Advantage plan.\*



# When Is Enrollment?

## If you move or lose coverage.

When you experience a qualifying life event, you may be eligible for a **Special Enrollment Period (SEP)**.\*\*



## If you're working past 65.

Depending on the size of your company, you may be able to delay getting Medicare, and you won't have to pay a penalty.



## If you miss your Initial Enrollment Period.

It's not too late. You can sign up during the **General Enrollment Period, January 1 – March 31**. Life-long penalties do apply.



Once enrolled in Medicare Part B, beneficiaries 65 and older have a six-month period, beginning the first day of their birthday month, to add a Med Supp plan.

\*You can also switch to Original Medicare as well as add or drop Part D coverage. \*\*Some examples of qualifying events include a recent move, leaving employer or union coverage, or a 5-star plan is available in your area.

# Mapping Out Your Path



# Know Your Options

You have options when you're ready to start Medicare.

## Step 1: Enroll in Original Medicare *(provided by the government)*



### PART A

Covers hospital stays



### PART B

Pays for doctor and outpatient visits

## Step 2: Decide if you want more coverage.

### OPTION 1

Keep Original Medicare and add:



### MEDICARE SUPPLEMENT

Pays for some or all of the costs not covered by Parts A and B

*Offered by private companies*

and/or



### PART D

Covers prescription drugs

*Offered by private companies*

### OPTION 2

Choose Medicare Advantage (Part C):



### MEDICARE ADVANTAGE

Combines Parts A and B

*Offered by private companies*

**Additional benefits including dental, vision, hearing and fitness are often part of the plan.**



### PART D

Most plans include prescription drugs.

# Path 1

## Original Medicare + Part D



This path may be a good fit if you value:

- The flexibility to choose any doctor or hospital that accepts Medicare
- Access to specialists without pre-authorization
- Coverage that doesn't require referrals
- A plan that helps with prescription drug costs



### Two cards

- Hospital and medical
- Prescription drugs

This path offers the basics with access to care throughout the U.S., plus prescription drugs. Keep in mind you could be responsible for 20 percent of all medical costs plus your Part D premium.

# Path 2

## Original Medicare + Part D + Med Supp



Similar to path 1, but path 2 has additional coverage. You may find path 2 is a better fit if you value:

- Help with some or all of the expenses not covered by Original Medicare
- Broad medical coverage, including while traveling within the U.S.
- A plan that helps with prescription drug costs



### Three cards

- Hospital and medical
- Prescription drugs
- Med Supp (type of coverage varies)

Different than Path 1, this option has plans for an additional premium to help pay out-of-pocket costs.

# Path 3

## Medicare Advantage (Part C)



This path combines Parts A, B and usually D. It may be a good fit if you value:

- Having all your coverage through one plan from one company, **including extra benefits** like dental, vision, hearing and more
- Extra financial protection by limiting what you pay out of pocket for covered expenses each year
- Only paying for the care you use during the year. Many Medicare Advantage plans have a \$0 premium
- Emergency care when traveling



### One card

- One card for all your Medicare benefits—hospital, medical, prescription drugs, extras and out-of-pocket protection
- Comprehensive coverage options, often for a lower cost than Paths 1 and 2

# Path Comparison

Now that we've explored each path, let's compare them side-by-side.

	<b>PATH 1</b> A + B + D	<b>PATH 2</b> A + B + D + Ⓡ	<b>PATH 3</b> C
Hospital	✓	✓	✓
Medical	✓	✓	✓
Prescription drugs	✓	✓	✓
Help with Medicare gaps		✓	✓
Dental			✓
Vision			✓
Hearing			✓
Fitness			✓
Out-of-pocket protection		*	✓

\*Not covered in most Med Supp plans

Benefits differ by plan. Limitations and exclusions may apply.

# Types of Costs

Your path is unique to you.

The amount you pay will depend on your health plan coverage and the services you receive during the plan year. However, there are common types of costs.

## Premium

The regular cost (usually monthly) you pay for your healthcare coverage.

The Medicare Part B monthly premium is \$185. Some people will also have a Part A premium. For Part D stand-alone plans, the average monthly premium for prescription drug coverage is \$61.98.

Depending on the plan, you can have a premium for Part C or Med Supp if you choose that type of coverage.

The numbers on this page are based on 2025 amounts found on CMS.gov and Q1Medicare.com. Numbers may change annually.

# Types of Costs

## Deductible

Just like a car has to hit a certain speed to get on a highway, you have to pay a certain amount before your insurance starts to help.



**FOR EXAMPLE**

**\$300 Deductible**  
**You pay up to a limit.**

## Copay

Think of this fixed amount as keeping your speed steady each time you receive a service or get a prescription.



**FOR EXAMPLE**

**\$30 Copay**  
**You pay a fixed amount.**

## Coinsurance

Your payment percentage indicates your share of the total cost of coverage, just like a speedometer indicates your speed.



**FOR EXAMPLE**

**20% Coinsurance**  
**You pay a percentage.**



Guided by  
Resources

# About Us

For the past 20+ years, Essence has been focused exclusively on serving people with Medicare, through high-quality, affordable Medicare Advantage plans.

Founded by doctors, our approach is simple: **We give your doctors what they need, so they can give you the care you need.**

It's the Essence Medicare Advantage difference and there's a few things you'll both enjoy:



## For your doctor:

- Health insights
- Data
- Support



## For you:

- Coordinated care
- Robust benefits
- Affordable costs



Essence Medicare Advantage plans (Part C) provide complete protection with medical and hospital coverage plus extras like dental, vision, hearing and more. It's Medicare made for you and your doctor with supportive technology and resources to keep you healthy.

# Choosing a Path

## Things to Consider

To help you better understand your Medicare needs, consider these questions. They will provide direction for your research and they're a good starting point if you decide to talk with an agent.

- 1 How often do you see a doctor?
- 2 Do you have a chronic condition that requires a specialist?
- 3 How many prescriptions do you take regularly?
- 4 Do you want dental, vision and hearing benefits?
- 5 How soon will you need Medicare coverage?

# Helpful Contacts

## Medicare

Helpline: 1-800-MEDICARE (TTY: 1-877-486-2048)

24 hours a day, seven days a week

[Medicare.gov](https://www.Medicare.gov)

## Social Security Administration

Toll-free: 1-800-772-1213 (TTY: 1-800-325-0778)

8 a.m. to 7 p.m., Monday through Friday

[SSA.gov](https://www.SSA.gov)

## State Health Insurance Assistance Program (SHIP)

[ShipHelp.org](https://www.ShipHelp.org)

Use the SHIP locator to find the contact information for your state.

## Railroad Retirement Board

Toll-free: 1-877-772-5772 (TTY: 1-312-751-4701)

9 a.m. to 3 p.m., Monday through Friday

[RRB.gov](https://www.RRB.gov)

## Low-Income Subsidy (LIS)

Extra Help with prescription drug costs

[SSA.gov/Medicare/Part-D-Extra-Help](https://www.SSA.gov/Medicare/Part-D-Extra-Help)

# Helpful Contacts



## Have questions? Want more information?

We're here to help at any stage of your journey. Browse our online resources or talk to a licensed Essence advisor.



Toll-free: 1-866-314-0939 (TTY: 711)\*



[EssenceHealthcare.com](https://www.essencehealthcare.com)



Explore Our Medicare Learning Center

Visit [EssenceHealthcare.com/Learn](https://www.essencehealthcare.com/Learn)



SCAN FOR  
LEARNING CENTER

\*You can call from 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day. Essence Healthcare includes HMO and PPO plans with Medicare contracts. Enrollment in Essence Healthcare depends on contract renewal.