

2021



my Medicare Guide

A USEFUL REFERENCE TOOL

to help you learn some of the Medicare basics so you can choose the best coverage for you and know when you need to take action, depending on your situation.

Compliments of

myHealthPolicySM

myChoice myMedicarePlan myHealthPolicy.com



First Things First: What's Important to You?

There are many considerations when choosing Medicare coverage. It's important to ask yourself key questions about your health, your lifestyle and budget including:

<input type="checkbox"/>	How much did you spend on health care last year? Which prescription drugs do you take?
<input type="checkbox"/>	Do you prefer lower monthly premiums or lower out-of-pocket costs?
<input type="checkbox"/>	Which doctors do you see regularly? What types of Medicare plans are accepted at the practices you visit?
<input type="checkbox"/>	Are you interested in coverage for eye care and dental? Do you see a chiropractor?
<input type="checkbox"/>	How much do you travel? Is out-of-state coverage important to you?
<input type="checkbox"/>	Are wellness benefits important to you, such as yoga classes, acupuncture and fitness memberships?

TIP: If you're new to Medicare, consider enrolling as soon as you're eligible. If you delay enrollment, you could pay a late penalty.

To Learn More



Enrolling In Medicare For The First Time

Most Americans qualify for Medicare at age 65, while some may qualify earlier due to certain disabilities. You can choose to have your Medicare benefits delivered in 1 of 2 ways:

1. Original Medicare (Parts A and B), a health insurance plan administered by the federal government. Original Medicare includes:



-Part A (Hospital coverage): helps cover inpatient care in hospitals; skilled nursing facility care and hospice care. Generally, there is no premium for Part A, as most Americans paid for Part A as part of their Social Security tax.



-Part B (Doctor/medical coverage): helps cover services from doctors; outpatient care; home health care and more. You must enroll and pay a monthly premium.

IMPORTANT: Original Medicare doesn't cover everything. That's why many people choose to supplement with private insurance:

- Medicare Supplement insurance (also known as Medigap insurance) to pay some of the costs Medicare doesn't such as deductibles and co-payments and
- Prescription Drug coverage (Part D).

— OR —

2. Medicare Advantage Plan (Part C) offers you an alternative to Original Medicare through private insurance companies competing for your business. All Medicare Advantage plans must include the same coverage as Original Medicare Parts A and B. Many of these plans also offer prescription drug coverage (Part D) as well as other features depending on the plan. That's why it's smart to shop around.

To Learn More

Why Many People Choose the Medicare Advantage Option:



- Low or \$0 premium plans are available.
- All-in-one coverage: Hospital, Doctor and Outpatient benefits are bundled.



- Part D prescription drug coverage may be included – often with no additional premium.



- You may be able to get benefits not covered by Original Medicare such as vision, hearing, dental, and wellness programs (e.g. gym memberships).



- All plans place a cap on your out-of-pocket expenses.
- Generally, you will have to use providers who participate in a plan's network, similar to an HMO or PPO plan.



Choosing Prescription Drug Coverage (Part D)

2 Ways to Enroll: (It's Not Automatic)



- Enroll in a standalone Part D Prescription drug plan to supplement your Original Medicare.

— OR —

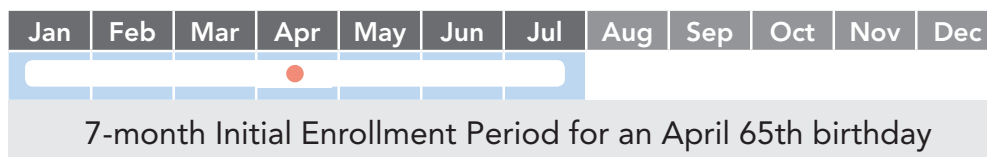
- Enroll in a Medicare Advantage (Part C) plan that includes coverage for prescription drugs.

To Learn More

✓ When To Enroll

Your Initial Enrollment Period

Your first chance to sign up for Medicare is during the 7-month window that includes the 3 months before the month you turn 65, the month you turn 65 and 3 months after. Here's an example of an Initial Enrollment Period (IEP) for an April birthday:

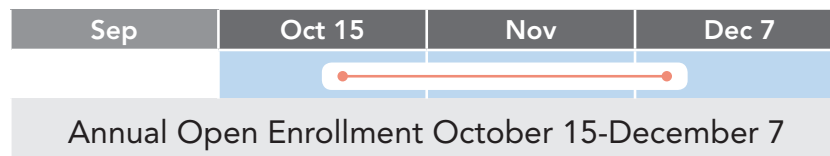


NOTE: If you miss your Initial enrollment, there are other open enrollment periods: January 1-March 31 for Original Medicare; and April 1-June 30 for Part C and/or Part D.

✓ Already Have Medicare But Want to Switch?

Paying too much in monthly premiums? Deductibles too high?

You can switch your Medicare coverage during the Annual Enrollment Period/Annual Election Period from October 15-December 7. Use this open enrollment period to change your Medicare health or prescription drug coverage. This includes returning to Original Medicare or joining or switching to a new Medicare Advantage Plan.



You may qualify for a Special Enrollment Period (SEP) when certain events occur in your life. Rules about when and what types of changes you can make vary.

Additional Dates:

January 1:

When your Medicare coverage takes effect if you made a change during Annual Open Enrollment Period (October 15-December 7 the previous year).

January 1-March 31:

Every year during this window, you can switch from one Medicare Advantage plan to another – or go back to Original Medicare.

To Learn More



What's Next?

To Learn More, Know Your Options and Compare Plans...



Visit **myHealthPolicy.com**

Simply enter your zip code for plan comparisons in your area.



Or Call **1 800 Go Start** (1-800-467-8278), TTY: 711

to speak with a licensed insurance agent

myHealthPolicy.com is offered by CNO Financial Group, a company dedicated to serving middle-income America. Our focus on health, life and retirement solutions has given our management and our subsidiaries' nationwide team of licensed insurance agents invaluable insight into the needs of Americans on Medicare. myHealthPolicy.com is a natural outgrowth of that Medicare expertise and commitment to service.



myChoice myMedicarePlan myHealthPolicy.com

**For general Medicare information,
visit www.medicare.gov**

myHealthPolicy.com is operated by K.F. Agency, Inc., which is a licensed and certified representative of Medicare Advantage HMO, PPO and PFFS organizations and stand-alone prescription drug plans with a Medicare contract. Enrollment in these plans depend on contract renewal. myHealthPolicy.com and K.F. Agency, Inc. are not connected with or endorsed by the United States government or the federal Medicare program.