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WHERE GOALS ARE BORNE TO SUCCEED



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## Turning 65 in '26?

### Guide to Understanding Medicare Basics



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## What is Medicare?

Medicare is a federal health insurance program for:

- People age 65 and older
- Certain younger people with disabilities
- People with End-Stage Renal Disease

It helps cover many healthcare expenses, but its important to know what is and isn't included

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## The Four Parts of Medicare

### Part A: Hospital Insurance

- Covers inpatient hospital stays, skilled nursing, hospice, and some home health care.
- Cost: Usually free if you or your spouse paid Medicare taxes for at least 10 years.

### Part B: Medical Insurance

- Covers doctor visits, outpatient care, preventive services, and some home health care.
- Cost: Monthly premium (set by Medicare annually).





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## Part C: Medicare Advantage

- Offered by private insurance companies, combines Parts A & B, often with Part D, and may include extra benefits like dental, vision, and hearing.
- Cost: Varies by plan.

## Part D: Prescription Drug Coverage

- Helps cover prescription medications. Offered as standalone plans or through Medicare Advantage.
  - Cost: Monthly premium varies by plan and medications.
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## When Do I Enroll?

Your Initial Enrollment Period (IEP) is a 7-month window:

- Starts 3 months before your 65th birthday month
- Includes your birthday month
- Ends 3 months after your birthday month



**TIP: Enroll on time to avoid late penalties, especially for Part B and Part D.**



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## What Medicare Doesn't Cover

Medicare doesn't cover everything. You may want extra coverage for:

- Dental, vision, and hearing care
- Long-term care
- Routine foot care
- Overseas travel medical coverage

Consider Medicare Supplement (Medi-gap) or Medicare Advantage plans for coverage of the above areas.

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## Key Terms to Know

- Premium: Monthly cost for coverage
- Deductible: Amount you pay before Medicare covers services
- Copayment/Coinsurance: Your share after meeting deductible
- Network: Group of providers under a plan





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## Your Next Steps

- Mark your calendar with your enrollment dates
- Decide on Original Medicare (A & B) or Medicare Advantage (C)
- Compare plans
- Consider extra coverage like Part D or Medi-gap
- Reach out for help, you're not alone!



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## Need Help Navigating Medicare?

Schedule a free consultation to:

- Get personalized advice
- Avoid penalties and extra costs
- Understand all your options clearly



[Click below to schedule your free medicare review today!](#)

[Let's Chat!](#)

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**Have Medicare Questions? We Have Answers!**



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## About Jamin Armstead

With over 20 years of Financial Advisory and Insurance experience. Jamin Armstead is dedicated to helping individuals, families, and businesses secure their financial future.

As the founder of J. Dishon Financial, we specializes in providing expert guidance on Medicare Solutions and Tax-free Retirement Income Strategies.

Our passion lies in empowering people with the knowledge and tools they need to make informed decisions for lasting health and financial wellness.

*Jamin Armstead*

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