

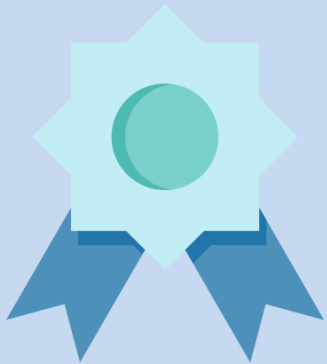
Lawley | EMPLOYEE BENEFITS



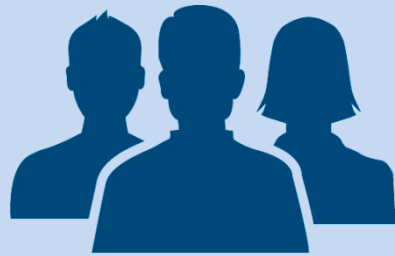
Helping You Build the Foundation to Choose Your

Medicare Insurance Plan

PRESENTED BY | Lawley



**Ranked
Nationally**



**400+ Specialized
Employees**



**Trusted Carrier
Relationships**



**Claims & Risk
Management**

Medicare Components



Original Medicare

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO HOSPITAL (PART A) EFFECTIVE DATE **07-01-2011**
MEDICAL (PART B) EFFECTIVE DATE **07-01-2011**

SIGN HERE *Jane Doe*

Medicare Claim Number

Hospital (Part A) Effective Date

Medical (Part B) Effective Date



PART A | Hospital

Part A



- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing services – 20 days
- Hospice care
- Some blood for transfusions

PART A | Fast Facts



COSTS

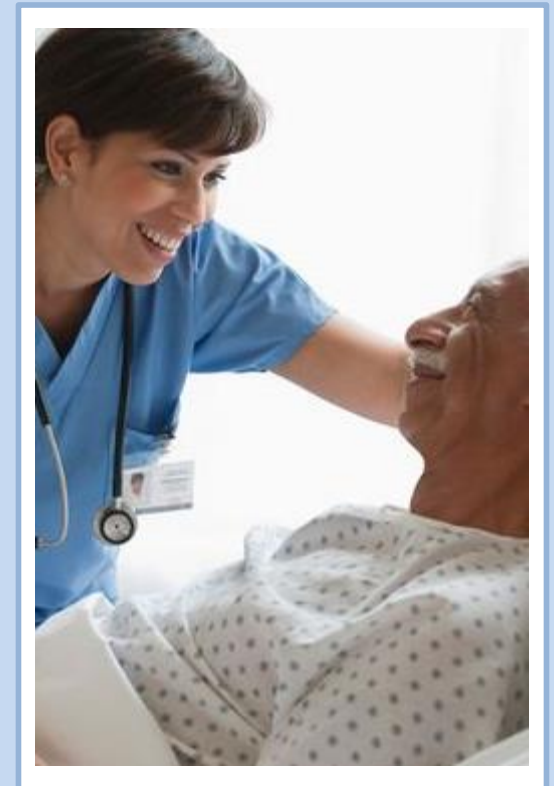
- Most people don't pay a monthly premium
- You only pay your deductible – for a hospital stay of fewer than 60 days - \$1,556
- Stays of more than 60 days require a daily copayment

ENROLLMENT

- You can't be turned down because of your medical history

COVERAGE

- Multiple stays may mean multiple deductibles
- You can go to any qualified hospital in the U.S. that accepts new Medicare patients
- Hospital care outside the U.S. isn't usually covered



PART B | Doctor & Outpatient Visits

Part B



- Physician services
- Outpatient hospital services
- Ambulance
- Outpatient mental health
- Laboratory services
- Durable medical equipment (wheelchairs, oxygen, etc.)
- Outpatient physical, occupational and speech language therapy
- Some preventative care

PART B | Fast Facts

Part B

COSTS

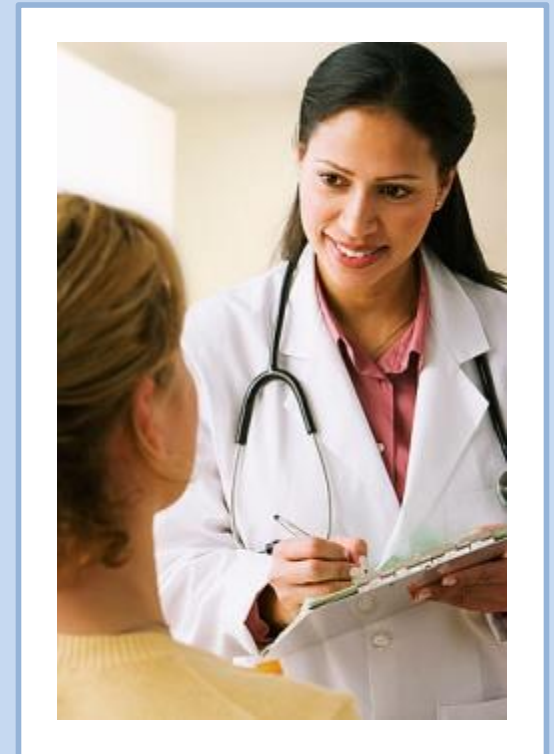
- Part B has a monthly premium that is based on your income
- 2022 Deductible of \$233
- Coinsurance of 20 % of Medicare approved cost
- No maximum out of pocket

ENROLLMENT

- You can't be turned down because of your medical history or pre-existing conditions

COVERAGE

- Participating physicians that accept new Medicare patients
- You can get care throughout the U.S. but generally not outside the country
- Some preventative health care is provided



2022 Medicare Premiums

2022 Medicare Part B Income Related Adjustments

Individual Tax Filing	Joint Tax Filing	Married + Separate Tax Filing	YOU PAY 2022	+ Part D
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10	\$170.10
Above \$91,000 Up to \$114,000	above \$182,000 up to \$228,000	not applicable	\$238.10	\$250.50
Above \$114,000 Up to \$142,000	above \$228,000 up to \$284,000	not applicable	\$340.20	\$372.30
Above \$142,000 Up to \$170,000	above \$284,000 up to \$340,000	not applicable	\$442.30	\$494.00
Above \$170,000 Less than \$500,000	above \$340,000 less than \$750,000	above \$91,000 and less than \$409,000	\$544.30	\$615.60
\$500,000 and above	\$750,000 and above	\$409,000 and above	\$578.30	\$656.20

What's Not Covered



- Medicare Part A and Part B deductibles
- Prescription drug coverage
- Additional items such as hearing and dental



Do I Need More Coverage?

**Medicare
Advantage**

“PART C”



**Medicare
Supplement**

“Medigap”



Comparison

Medicare Advantage



Medicare Supplement



What Fits My Situation?

IT DEPENDS

**Medicare
Advantage**

**Medicare
Supplement**

Lower Premium

Higher Premiums

Networks

No Networks

Co-Pay for Hospital Stay

100% Hospital Coverage

20 days Skilled Nursing

100 days Skilled Nursing

PART D | Prescription Drugs

Part D

- Only offered through private insurance
- Must continue to pay Part B premium



PART D | Fast Facts



COSTS

- Prescription drug coverage varies from plan to plan
- Catastrophic coverage protects you from very high drug costs
- Benefits can change each year

ENROLLMENT

- Coverage is not automatic – you must choose & enroll
- Penalties may apply if you enroll late

COVERAGE

- Each plan has a list of drugs that it covers (formulary)
- Make sure your drugs are covered before you enroll in a plan
- The list of drugs can change each year



PART D | Fast Facts



Formulary: List of drugs that the insurance plan covers

Many drug plans have a tiered formulary. That means the plan divides drugs into groups called “tiers”. Generally, the lower the tier, the lower your copay.

Tiered Formulary

Tier 5 \$\$\$\$\$

Tier 4 \$\$\$\$

Tier 3 \$\$\$

Tier 2 \$\$

Tier 1 \$



PART D | Four Phases



1. Deductible
2. Initial Coverage
3. Coverage Gap “Donut Hole”
4. Catastrophic



EPIC | Elderly Pharmaceutical Insurance Coverage Plan

2022 Program Highlights



- Annual income for eligibility is up to **\$75,000** for singles and **\$100,000** for married couples.
- Members must be enrolled in a Medicare Part D drug plan to receive EPIC benefits.
- Provides secondary coverage for Medicare Part D and EPIC covered drugs purchased after the Part D deductible, if any, is met.
- Covers many Part D excluded drugs.
- EPIC co-payments continue to be \$3, \$7, \$15 or \$20 based on the cost of the drug.
- Provides Medicare Part D drug plan premium assistance for many members.

Protecting Your Health *and* Your Home

Lawley can help find you the right coverages for unique situations. Let us help you explore options for your car insurance, homeowners policy and more.



Some Coverages We Offer:

- ✓ Homeowners
- ✓ Auto
- ✓ Identity theft
- ✓ Watercraft
- ✓ Motorcycle
- ✓ Flood
- ✓ Excess/personal umbrella liability
- ✓ Recreational vehicles
- ✓ Vacation or secondary homes
- ✓ Co-op, condominium or renters
- ✓ Rental properties
- ✓ Jewelry, fine arts and collectibles

\$250 ^{*Average}
Annual
Savings

*The average Lawley customers have saved on their car and homeowners insurance after switching from their previous carrier. Results may vary.

**We have the ability
to find the coverage
you need from the
right carrier. Not all
carriers and policies
are the same, so why
pay more for what
you don't need?**

Your Benefits Consultant for Individual & Senior Health Insurance



Anthony (AJ) Dolce

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Your Account Executive for Individual & Senior Health Insurance



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Buffalo, NY 14202

*Gabrielle is here to assist the Individual & Senior Health Team. She is available to answer Medicare insurance questions and schedule appointments