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

Lawley | Employee Benefits
Medicare Components

- Part A
- Part B
- Part C
- Part D
- Med Supp
- Med Adv
Original Medicare

[Image of Medicare card with details]

Part A

Part B

Lawley | EMPLOYEE BENEFITS
Inpatient hospital care

Inpatient mental health care

Skilled nursing services – 20 days

Hospice care

Some blood for transfusions
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

Lawley | EMPLOYEE BENEFITS
PART B | Doctor & Outpatient Visits

- 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

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 Part B Income Related Adjustments

<table>
<thead>
<tr>
<th>Individual Tax Filing</th>
<th>Joint Tax Filing</th>
<th>Married + Separate Tax Filing</th>
<th>YOU PAY 2022</th>
<th>+ Part D</th>
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<tbody>
<tr>
<td>$91,000 or less</td>
<td>$182,000 or less</td>
<td>$91,000 or less</td>
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<td>Above $91,000</td>
<td>above $182,000</td>
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<td>Up to $114,000</td>
<td>up to $228,000</td>
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<tr>
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<td>not applicable</td>
<td>$340.20</td>
<td>$372.30</td>
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<td>Up to $142,000</td>
<td>up to $284,000</td>
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<td>Above $142,000</td>
<td>above $284,000</td>
<td>not applicable</td>
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<td>above $340,000</td>
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<td>$750,000 and above</td>
<td>$409,000 and above</td>
<td>$578.30</td>
<td>$656.20</td>
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</table>
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 vs. Medicare Supplement

- Medicare Advantage
  - Part A
  - Part B
  - Part D
  - Additional Benefits

- Medicare Supplement
  - Part A
  - Part B
  - Med Supp
  - Part D
What Fits My Situation?

IT DEPENDS

<table>
<thead>
<tr>
<th>Medicare Advantage</th>
<th>Medicare Supplement</th>
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<tr>
<td>Lower Premium</td>
<td>Higher Premiums</td>
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<tr>
<td>Networks</td>
<td>No Networks</td>
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<tr>
<td>Co-Pay for Hospital Stay</td>
<td>100% Hospital Coverage</td>
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<tr>
<td>20 days Skilled Nursing</td>
<td>100 days Skilled Nursing</td>
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</table>
PART D | Prescription Drugs

- 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
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
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

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