10 LITTLE-KNOWN MEDICARE FACTS

1. **Medicare is not free!** Once enrolled in Medicare, you will be responsible for premiums, deductibles, copayments and coinsurance.
2. **Medicare has no spending limit.** You are responsible for 20% of all Part B claims with no out-of-pocket limit.
3. **Your income matters!** Higher-income earners will pay more for their Medicare Parts B and D.
4. **Medicare does not cover everything.** Original Medicare does not provide benefits for dental, vision and hearing.
5. **Waiting can be costly.** Not applying when you are first eligible can result in lifetime penalties and possible delays in coverage.
6. **Working past 65?** If your employer has fewer than 20 employees, it's time to enroll in Medicare.
7. **It all starts with Parts A and B.** In order to enroll in a Medicare Supplement or a Medicare Advantage plan, you must have Medicare Parts A and B.
8. **What is Medicare Advantage?** Medicare Advantage is Medicare benefits administered through a Medicare-approved private insurance company or health plan.
9. **Long-term care?** Medicare doesn't cover custodial care, often referred to as activities of daily living.
10. **Help is available.** At no cost, MP Group will navigate you through Medicare education and enrollment.

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I do not offer every plan available in your area. Currently, I represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options. I am currently licensed in New York, Maryland, Virginia, North Carolina, and South Carolina.