

PHOENIX 1948

— SENIOR BENEFITS —

Medicare Made Simple

Medicare Safety Code

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If you are on Social Security, your Part B premium will be withheld from your Social Security check.

If you are not on Social Security, you will receive a quarterly premium notice from Medicare to mail in your Part B premium.



Enrolling in Medicare Online

<https://www.ssa.gov/medicare/>



Social Security Hotline Number

1-800-772-1213



Medicare Hotline Number

1-800-MEDICARE

How to create a *my* Social Security account



Securing today
and tomorrow

To create
an account,
you must:

18

Be at least 18
years of age



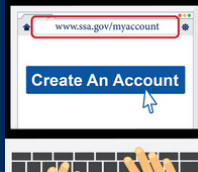
Have a Social
Security number



Have an email
address



1



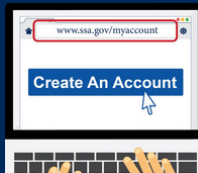
Visit www.ssa.gov/myaccount,
select the “Create an Account” button.

2



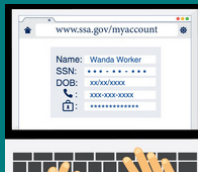
Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.

3



If you don't have a Login.gov or ID.me account, select the “Create an Account” link to create a Login.gov credential to access your personal *my* Social Security account.

4



If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.

5



Read and agree to the *my* Social Security
Terms of Service prior to accessing your account.

6



Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

Note: If you have previously verified your identity with our credential service providers Login.gov or ID.me, you do not need to verify your identity again with us. Many online services can now be accessed overseas with an ID.me account. Please visit www.ssa.gov/foreign for more information.

To learn more, read *How to Create an Online Account* at www.ssa.gov/pubs/EN-05-10540.pdf.

Create Your Account Today!



Checklist for Online Medicare, Retirement, & Spouses Applications

The information below will help you gather the information you may need to create a [my Social Security](#) account and complete the online Medicare, Retirement, and Spouse's applications. We recommend you print this page to use while gathering your information.

Create a [my Social Security](#) Account

You are required to login to your existing [my Social Security](#) account, or attempt to create one. To create an account, we will ask you a series of identity questions for verification. You may want to have certain items on hand to be prepared for additional security questions, such as, but not limited to: **mobile phone (for the purpose of receiving texts and emails), credit card, W-2, and tax forms.**

File for Benefits Online – The Information You Need		Medicare Only	Retirement & Spouses
Date and Place of Birth			
If you were born outside the United States or its territories: - Name of your birth country at the time of your birth (it may have a different name now) - Permanent Resident Card number (if you are not a U.S. citizen)		X	X
MEDICAID Number (State Health Insurance) - Start and End Dates		X	
Current Health Insurance - Employment start and end dates for the current employer (of you or your spouse) who provides your health insurance coverage through a Group Health Plan - Start and end dates for the Group Health Insurance provided by you (or your spouse's) current employer		X	
Marriage and Divorce - Name of current spouse - Name of prior spouse (if the marriage lasted more than 10 years or ended in death) - Spouse(s) date of birth and SSN (optional) - Beginning and ending dates of marriage(s) - Place of marriage(s) (city, state or country, if married outside the U.S.)			X
Names and Dates of Birth of Children Who: - Became disabled prior to age 22, or - Are under age 18 and are unmarried, or - Are aged 18 to 19 and still attending secondary school full time			X
U.S. Military Service - Type of duty and branch - Service period dates			X
Employer Details for Current Year and Prior 2 Years (not self-employment) - View your Social Security Statement online at www.socialsecurity.gov/myaccount - Employer name - Employment start and end dates			X
Self-Employment Details for Current Year and Prior 2 Years - View your Social Security Statement online at www.socialsecurity.gov/myaccount - Business type - Total net income			X
Direct Deposit - Domestic bank (USA) - Account type and number - Bank routing number	Direct Deposit - International bank (non-USA) - International Direct Deposit (IDD) bank country - Bank name, bank code, and currency - Account type and number, branch/transit number		X

MEDICARE COSTS AT A GLANCE

(2026)



PART A = HOSPITAL



PREMIUM (MONTHLY COST)

- Most people pay **\$0** (if 40 quarters worked)
- If not:
 - Up to **\$311/month** (30–39 quarters)
 - Up to **\$565/month** (under 30 quarters)



HOSPITAL COSTS (PER BENEFIT PERIOD)

- **\$1,736** deductible
- Days 1–60: **\$0**
- Days 61–90: **\$434/day**
- Days 91+: **\$868/day**
(lifetime reserve days)
- After that: All costs



*Resets each benefit period —
NOT annual*



PART B = MEDICAL



PREMIUM (MONTHLY COST)

\$202.90/month
(higher with income)



ANNUAL DEDUCTIBLE

\$283/year



HOW IT PAYS

- Medicare pays **80%**
- You pay **20%**
- No maximum out-of-pocket



*This 20% has NO cap —
this is where risk comes from*



PART C (MEDICARE ADVANTAGE)

- Premiums vary by plan
- Often low or **\$0** monthly premium
- Includes copays, networks,
and max out-of-pocket



PART D (PRESCRIPTION DRUG PLANS)

- Premiums vary by plan
- Typically **\$0–\$50/month**
- Based on medications
and pharmacy

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*For educational purposes only.
Costs subject to change.
Does not include
all plan options.*

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Medicare Personality Assessment?

Instructions: Circle YES or NO for each question. Don't overthink it—go with your first instinct!

I like to know what things are going to cost... ahead of time.	YES	NO
I prefer having as many options as possible... instead of being limited.	YES	NO
I would rather pay a little more upfront... to avoid surprises later	YES	NO
I prefer things to stay the same... instead of changing often.	YES	NO
I like when things are already taken care of... rather than figuring them out as I go.	YES	NO
TOTAL:		

There's no right or wrong answer... and no one-size-fits-all plan.
The right choice is simply the one that fits your needs... your budget... and your personality

More **YES** Answers?

**This mindset typically aligns with MEDICARE SUPPLEMENT
—focused on stability, flexibility and fewer surprises.**

- No provider networks
- No referrals required
- Accepted anywhere in the U.S. that takes Medicare
- Predictable costs
- Minimal out-of-pocket (typically just Part B deductible + premium).

More **NO** Answers?

**This mindset typically aligns with MEDICARE ADVANTAGE
—focused on savings, structure and accepting some uncertainty.**

- Lower upfront monthly cost
- Bundled coverage (medical, drug, and extras in one plan)
- Additional perks (dental, vision, OTC cards, possible givebacks)
- All-in-one convenience
- Coordinated care structure

Schedule your free, no-obligation Medicare Review today with



Leslie Lewis~the Asset Protector | 405-363-2955 | Leslie@Phoenix1948.com

MEDICARE ACTION PLAN

YOUR SIMPLE STEP-BY-STEP CHECKLIST

Turning 65 soon? Don't wait — timing matters.

1

GET PREPARED

12+ Months Before 65

- ☐ Create your SSA.gov account
- ☐ Learn the basics of Medicare
- ☐ Start thinking about your retirement timeline

2

START PLANNING

8 Months Before 65

- ☐ Schedule your FREE Medicare Review with Leslie
- ☐ Review your current coverage
- ☐ Begin comparing your options:
 - ☐ Medicare Supplement
 - ☐ Medicare Advantage

3

GET ORGANIZED

4 Months Before 65

- ☐ Gather your:
 - ☐ Doctors list
 - ☐ Prescription list
- ☐ Start narrowing down what fits YOU

4

ENROLL

3 Months Before Birthday

- ☐ Apply for Medicare Part A & Part B
- ☐ Receive your Medicare number/card
- CHOOSE ONE PATH:**
 - ☐ Medicare Supplement + Part D Drug Plan
 - ☐ Medicare Advantage Plan (includes drug coverage)
- OPTIONAL:**
 - ☐ Add Dental / Vision / Hearing coverage

6

AFTER YOU'RE ENROLLED

- ☐ Schedule your annual Medicare review
- ☐ Update coverage if:
 - ☐ Health changes
 - ☐ Prescriptions change
 - ☐ You move

5

STILL WORKING?

This is where most mistakes happen.

EMPLOYER LESS THAN 20 EMPLOYEES:

- ☐ Medicare becomes PRIMARY
- ☐ Enroll in Part A & Part B at 65
- ☐ Choose your coverage:
 - ☐ Medicare Supplement + Part D
 - ☐ Medicare Advantage

EMPLOYER 20+ EMPLOYEES:

- ☐ You may be able to delay Part B
- ☐ Confirm your coverage is creditable

WHEN YOU RETIRE (TIMING MATTERS):

- ☐ Enroll in Part B ASAP
- ☐ Clock starts when you stop working
OR lose coverage
- ☐ Do NOT rely on COBRA

AFTER PART B STARTS:

Medicare Supplement (Medigap):

- ☐ Best time: First 6 months (no health questions)
- ☐ After that → may require medical underwriting

Medicare Advantage / Part D:

- ☐ Enroll within about 2 months
of losing coverage
- ☐ Avoid gaps and late penalties

BEST PRACTICE:

- ☐ Enroll in Part B 1–2 months BEFORE retirement
- ☐ Choose your plan before coverage ends

BEFORE MAKING A DECISION:

- ☐ Review your situation with Leslie
- ☐ Every employer plan is different — don't assume



YOUR NEXT STEP:

SCHEDULE YOUR FREE MEDICARE REVIEW WITH LESLIE

No cost • No obligation • Personalized to YOU

