EASYPATH ADVISORS

EASYPATH SENIOR GUIDE

Medicare Made Simple

A senior-friendly guide to the parts, choices, enrollment periods, and questions that matter before you select coverage.

INSIDE THIS GUIDE

Plain-language explanations, comparison pages, and a personal appointment checklist

Prepared for you by EasyPath Advisors, LLC
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Medicare at a glance

Part A - Hospital

Helps cover inpatient hospital care, skilled nursing facility care, hospice, and certain home health services.

Part B - Medical

Helps cover doctors, outpatient care, durable medical equipment, home health care, and many preventive services.

Part C - Medicare Advantage

A Medicare-approved private-plan alternative to Original Medicare. Plans must cover Part A and Part B services and often include drug coverage.

Part D - Prescription drugs

Drug coverage from private companies that follow Medicare rules. It can be separate with Original Medicare or included in many Advantage plans.

Where does Medigap fit?

Medicare Supplement Insurance, also called Medigap, is private insurance that can help pay your share of certain costs in Original Medicare, such as copayments, coinsurance, and deductibles. You cannot use Medigap with Medicare Advantage.

Two main ways to receive Medicare

COMPARE

	ORIGINAL MEDICARE	MEDICARE ADVANTAGE
Who provides it?	The federal government	A Medicare-approved private plan
Doctors	Any provider nationwide that accepts Medicare	Usually a plan network and service area
Drug coverage	Add a separate Part D plan if desired	Often included; verify the plan formulary
Extra benefits	Generally limited to Medicare-covered services	May include extra dental, vision, hearing, or wellness benefits
Cost protection	No annual out-of-pocket maximum for Part A and B unless you add other coverage	Plans have an annual limit for covered Part A and B services
Medigap	May be purchased if eligible	Cannot be used with Medicare Advantage

Know your enrollment windows

TIMING MATTERS

1

Initial Enrollment Period

7 months

Usually begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months afterward.

2

General Enrollment Period

Jan 1 - Mar 31

A yearly window to sign up for Part B and premium Part A if you missed your first chance and do not qualify for a Special Enrollment Period.

3

Medicare Open Enrollment

Oct 15 - Dec 7

A yearly window to change how you receive coverage or join, drop, or switch eligible Medicare health and drug plans.

4

Medicare Advantage Open Enrollment

Jan 1 - Mar 31

For people already in Medicare Advantage: generally one change to another Advantage plan or a return to Original Medicare.

5

Special Enrollment Period

Varies

May be available after certain life events, such as losing qualifying employer coverage or moving out of a plan service area.

Important: Employer coverage, disability, ESRD, and other situations can change your timing. Ask before delaying Part

Your personal plan checklist

DOCTORS

- [ ] List your primary doctor and every specialist you want to keep.
- [ ] Ask whether each provider accepts Original Medicare or participates in a plan network.
- [ ] Think about care you receive while traveling or living in another state.

PRESCRIPTIONS

- [ ] Write each medication name, dose, quantity, and refill frequency.
- [ ] Include your preferred pharmacy and any mail-order preference.
- [ ] Check the plan formulary, tier, restrictions, and estimated annual cost - not only the monthly premium.

BUDGET

- [ ] Comfortable monthly premium range
- [ ] Expected copays, coinsurance, and deductibles
- [ ] Worst-case annual out-of-pocket exposure
- [ ] Dental, vision, hearing, and travel needs

Medigap made simple

Medigap helps with certain out-of-pocket costs in Original Medicare. Policies are standardized by letter in most states, so the same letter generally has the same basic benefits even when carriers and prices differ.

What it may help pay

- [ ] Copayments
- [ ] Coinsurance
- [ ] Certain deductibles
- [ ] Some foreign travel emergencies

What it generally does not cover

- [ ] Long-term care
- [ ] Routine dental or vision
- [ ] Hearing aids
- [ ] Private-duty nursing
- [ ] Prescription drugs

Your one-time Medigap Open Enrollment Period

Generally, it lasts 6 months and begins the first month you are 65 or older and enrolled in Part B. During this period, an insurer generally cannot deny you a Medigap policy because of pre-existing health problems. After it ends, your options may be limited or cost more unless you have another guaranteed-issue right. State rules can differ.

Questions to ask

- [ ] Which lettered plans are available to me?
- [ ] How is the premium priced, and how may it change?
- [ ] Do I have a guaranteed-issue right?

Bring this to your EasyPath appointment

PREPARATION

- [ ] Medicare card, if already enrolled
- [ ] Current insurance cards and plan notices
- [ ] A complete medication list
- [ ] Preferred pharmacies
- [ ] Doctors, specialists, hospitals, and facilities
- [ ] Typical health-care use and travel habits
- [ ] Your monthly premium comfort range
- [ ] Questions from a spouse, caregiver, or trusted family member

My top three priorities

1. ____________________

2. ____________________

3. ____________________

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Your next step

CLEAR GUIDANCE

Medicare does not have to feel overwhelming.

EasyPath can help you compare the choices available in your area using your doctors, prescriptions, budget, and priorities.

Schedule your Medicare review

Scan the code or use the button below. There is no obligation to enroll.

BOOK A MEDICARE CONVERSATION

Official resources

Medicare parts and coverage choices	Medicare.gov
Enrollment periods	Medicare.gov
Annual Open Enrollment	Medicare.gov
Medigap basics	Medicare.gov

Important disclosure

This guide is educational and is not a complete description of benefits. Plan availability, premiums, benefits, networks, formularies, eligibility, and enrollment rights vary and can change. Review official plan documents before enrolling. EasyPath Advisors, LLC is not connected with or endorsed by the U.S. government or the federal Medicare program. Contact Medicare at 1-800-MEDICARE or Medicare.gov for official information.