

# 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 **Local help is available.** At no cost, Medicare Portal will navigate you through Medicare education and enrollment.

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