

# 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, MP Group will navigate you through Medicare education and enrollment.



**Call us today! 703-214-4600**

Know More. Stress Less.