

## Part A Hospital

(Hospital, Mental Health Inpatient, Skilled Nursing, Hospice, Home Health Services...etc.)

**Part A monthly premium** If you or your spouse worked ≥ 40 quarters \$0.00 / 30-39 qtrs. \$227 / <30 qtrs. up to \$413.

		MEDIGAP / SUPPLEMENTS										
		Benefits	A	B	C	D	F*	G	K	L	M	N
<b>Hospital Days 1-60 Medicare pays all after \$1316.</b> <i>You pay \$ _____ deductible</i> <b>Days 61-90 Medicare pays all but \$329 per day</b> <i>You pay \$ _____ per day (\$9,870)</i> <b>Days 91-150 Medicare pays all but \$658 per day</b> <i>You pay \$ _____ per day (\$39,480)</i> <b>Days 151+ Medicare pays \$ _____.</b> <i>You pay _____.</i>	Medicare Part A deductible		100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
	Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
<b>Blood Deductible (First 3 Units/Pints)</b> <i>You pay \$ _____ a pint X 3 = \$ _____.</i> <b>OR Medicare pays 80%</b> <i>You pay Part B Deductible, then you pay 20%</i>	Benefits	A	B	C	D	F*	G	K	L	M	N	
	Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	
<b>Hospice Care Medicare covers what %? _____.</b> <i>Outpatient drugs ~ You pay \$ _____.</i> <i>Respite care ~ You pay \$ _____.</i>	Benefits	A	B	C	D	F*	G	K	L	M	N	
	Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	
<b>Skilled Nursing Facility Care</b> <b>Days 1-20 Medicare pays _____.</b> <b>Days 21-100 Medicare pays all but \$164.50 per day</b> <i>You pay \$ _____ per day. (\$13,160 for 80 days)</i> <b>Days 101+ Medicare pays \$ _____.</b> <i>You pay _____.</i> <b>LTC ~ Home, Community, Assisted Living, Nursing Homes</b>	Benefits	A	B	C	D	F*	G	K	L	M	N	
	Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%	

## Part B Medical

(Doctors, Medical Services, Specialist, Surgeons, Anesthesiologist, Test etc.)

**Part B monthly premium** \$134 ≤ \$85/170k ~ \$187.50 ≤ \$107/214k ~ \$267.90 ≤ \$160/320k ~ \$348.30 ≤ \$214/428k ~ \$428.60 > \$214/428k  
 Most people who received their Social Security benefits before 2016 will continue to pay a Part B premium of \$109 each month.

<b>Part B Deductible ~ \$183 Medicare pays \$0.00</b> <i>You pay \$ _____ per calendar year.</i>	Benefits	A	B	C	D	F*	G	K	L	M	N
	Medicare Part B deductible			100%		100%					
<b>Example ~ Medical Bill</b> <b>Customary versus Medicare Approved-amount</b> \$ _____      \$ _____ <b>Medicare covers 80% of \$ _____ = _____.</b> <i>You pay 20% of \$ _____ = _____.</i>	Benefits	A	B	C	D	F*	G	K	L	M	N
	Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
<b>Excess Charges (up to 15%)</b>	Medicare Part B excess charges					100%	100%				
<b>Foreign Travel Medicare doesn't normally cover.</b> <i>You pay _____.</i>	Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%

**\$250 Deductible, pays 80% up to \$50,000**



**Clifton T. Joiner ~ JOINER&JOINER**  
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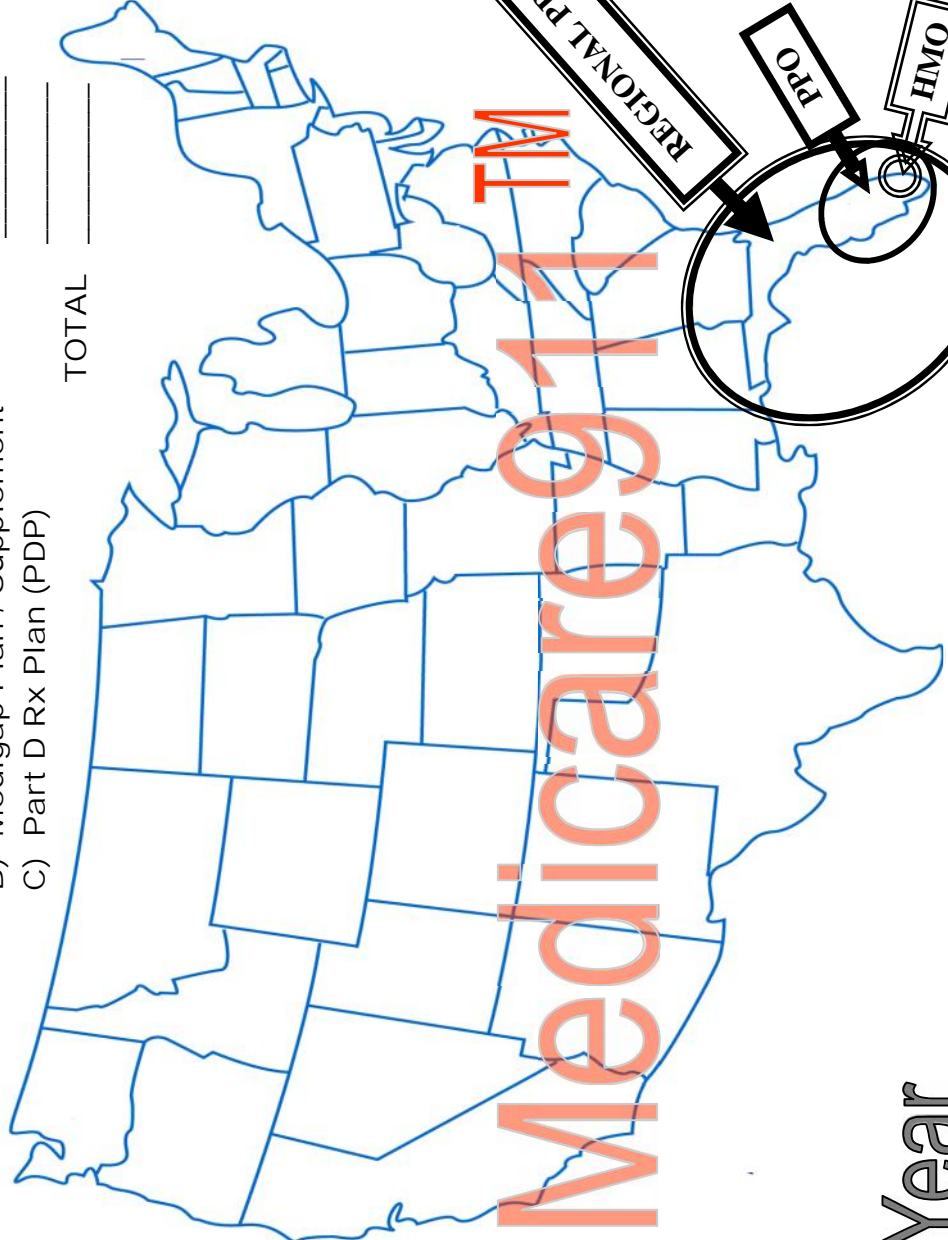
# Clifton T. Joiner JOINER&JOINER

Florida State University, Bachelor in Science in Risk Management and Insurance~USF, Health Care Risk Management  
Licensed: Life, Health, Variable Annuity, Property and Casualty  
A+ rated business with the Better Business Bureau  
Serving S.W. Florida for over 20 years.



99% of the people that we meet with have made some sort of costly mistake in their Medicare planning. **We represent many companies with only "A ratings", and with hundreds of different combinations of Medigap/Supplemental, Medicare Advantage Plans, and Medicare Prescription Drug plans, we are able to save our clients thousands of dollars each year.** We go over all the choices that our clients have when they go on Medicare and give them a free "Medicare Kit" to help guide them through the Medicare process. **Our clients' needs vary and so should the products and companies we carry.**

- #1. A) Medicare Part A & B (Nationwide) \_\_\_\_\_
  - B) Medigap Plan / Supplement \_\_\_\_\_
  - C) Part D Rx Plan (PDP) \_\_\_\_\_
- TOTAL \_\_\_\_\_
- ➔ #2. Medicare Advantage Plans \_\_\_\_\_
- Continue to pay Medicare Part B \_\_\_\_\_
- (also known as Medicare Part C) \_\_\_\_\_
- NOI Nationwide



- Dr.
- Specialist
- Hospital
- Part D Rx
- Test
- ER
- Gym Membership
- Routine/Basic
- Dental
- Vision
- Hearing

**Max Out of Pocket**  
In Network \$6,700  
Out of Network \$10,000

Year \_\_\_\_\_

**!!!There are Hospitals and Doctors That do not take Advantage Plans!!!**