



Welcome to Medicare!

You're joining the millions of Americans who have health care coverage through Medicare, a federal health insurance program run by the Centers for Medicare & Medicaid Services (CMS).

Because you're entitled to Social Security retirement or disability benefits, **you're automatically enrolled in Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). Your coverage will start on the dates listed on your enclosed card.** You don't need to pay a monthly premium for Part A. However, you do have to pay a monthly premium for Part B if you choose to keep it. If you don't take any action, your Part B coverage will start on the effective date on the front of your Medicare card, and you'll be charged a monthly premium.

- **Read the enclosed booklet carefully.** It's the official "Welcome" booklet from Medicare, and it explains 4 very important decisions you should consider now:
 1. Should I keep Part B?
 2. How should I get my Medicare coverage—Original Medicare or a Medicare Advantage Plan?
 3. Do I need Medicare prescription drug coverage (Part D)?
 4. Do I need a Medicare Supplement Insurance (Medigap) policy?
- **Use the official "Medicare & You" handbook to learn more about Medicare.** The handbook has more details about your Medicare benefits and coverage choices. We'll mail your first copy soon, and you'll get an updated copy each fall. You can also visit [Medicare.gov/medicare-and-you](https://www.Medicare.gov/medicare-and-you) to read it online.

We're committed to providing you with reliable, high-quality health care. If you have questions, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also get free, local health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). Visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE to get the contact information.

Enclosures

What are the differences between Original Medicare and Medicare Advantage?

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage.



Part A



Part B



You can add:



Part D



You can also add:



Supplemental coverage



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

Medicare Advantage

(also known as Part C)

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Some plans may have lower out-of-pocket costs than Original Medicare.
- Some plans offer extra benefits that Original Medicare doesn’t cover — like vision, hearing, or dental.



Part A



Part B



Most plans include:



Part D



Some plans also include:



Lower out-of-pocket-costs



Extra benefits

Help in other languages

If you, or someone you're helping, has questions about Medicare, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-MEDICARE (1-800-633-4227).

دعاسملا لى لء لوصحلا كقعد نم نإف Medicare صوصخب ةئلسأ دعاستأ صخش ىدل وأ كيدل ناك نإ (Arabic) آبيرعنا
و
MEDICARE مقرلاب لصتا مجرتم عم ثدحتلا .تغلكت يأ نود نم كتغلب تامولعملا (1-800-633-4227).

հայերեն (Armenian) Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Medicare-ի մասին, ապա Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք 1-800-MEDICARE (1-800-633-4227) հեռախոսահամարով:

中文(Chinese-Traditional)

如果您，或是您正在協助的個人，有關於聯邦醫療保險的問題，您有權免費以您的母語，獲得幫助和訊息。與翻譯員交談，請致電1-800-MEDICARE (1-800-633-4227)。

ار نيا قد، دبير ادركيدم رصتخم بملاعا دروم رد لى لاوس دينا سر يم كمك وا هب مك ى صخش اي، امشد رگا (Farsi) ى سرا ف
سامت ريز هرامش نيا اب مجرتم اب مملاكم ى ارب . ديامن تفايرد ناگيار روط هب دوخ نابز هب تا علاطا و كمك مك ديراد
بگيريد 1-800-MEDICARE (1-800-633-4227).

Français (French) Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions au sujet de l'assurance-maladie Medicare, vous avez le droit d'obtenir de l'aide et de l'information dans votre langue à aucun coût. Pour parler à un interprète, composez le 1-800-MEDICARE (1-800-633-4227)

Deutsch (German) Falls Sie oder jemand, dem Sie helfen, Fragen zu Medicare haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-800-MEDICARE (1-800-633-4227) an.

Kreyòl (Haitian Creole) Si oumenm oswa yon moun w ap ede, gen kesyon konsènan Medicare, se dwa w pou jwenn èd ak enfòmasyon nan lang ou pale a, san pou pa peye pou sa. Pou w pale avèk yon entèprèt, rele nan 1-800-MEDICARE (1-800-633-4227).

Italiano (Italian) Se voi, o una persona che state aiutando, vogliate chiarimenti a riguardo del Medicare, avete il diritto di ottenere assistenza e informazioni nella vostra lingua a titolo gratuito. Per parlare con un interprete, chiamate il numero 1-800-MEDICARE (1-800-633-4227).

日本語(Japanese) Medicare (メディケア)
に関するご質問がある場合は、ご希望の言語で情報を取得し、サポートを受ける権利
があります(無料)。通訳をご希望の方は、1-800- MEDICARE (1-800-633-4227)
までお電話ください。

한국어(Korean) 만약 귀하나 귀하가 돕는 어느 분이 메디케어에 관해서 질문을 가지고 있다면 비용 부담이 없이 필요한 도움과 정보를 귀하의 언어로 얻을 수 있는 권리가 귀하에게 있습니다. 통역사와 말씀을 나누시려면 1-800-MEDICARE(1-800-633-4227)로 전화하십시오.

Polski (Polish) Jeżeli Państwo lub ktoś komu Państwo pomagają macie pytania dotyczące Medicare, mają Państwo prawo do uzyskania bezpłatnej pomocy i informacji w swoim języku. Aby rozmawiać z tłumaczem, prosimy dzwonić pod numer telefonu 1-800-MEDICARE (1-800-633-4227).

Português (Portuguese) Se você (ou alguém que você esteja ajudando) tiver dúvidas sobre a Medicare, você tem o direito de obter ajuda e informações em seu idioma, gratuitamente. Para falar com um intérprete, ligue para 1-800-MEDICARE (1-800-633-4227).

Русский (Russian) Если у вас или лица, которому вы помогаете, возникли вопросы по поводу программы Медикэр (Medicare), вы имеете право на бесплатную помощь и информацию на вашем языке. Чтобы воспользоваться услугами переводчика, позвоните по телефону 1-800-MEDICARE (1-800-633-4227).

Español (Spanish) Si usted, o alguien que está ayudando, tiene preguntas sobre Medicare, usted tiene el derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-MEDICARE (1-800-633-4227).

Tagalog (Tagalog) Kung ikaw, o ang isang tinutulongan mo, ay may mga katanungan tungkol sa Medicare, ikaw ay may karapatan na makakuha ng tulong at impormasyon sa iyong lengguwahe ng walang gastos. Upang makipag-usap sa isang tagasalin ng wika, tumawag sa 1-800-MEDICARE (1-800-633-4227).

Tiếng Việt (Vietnamese) Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Medicare, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện qua thông dịch viên, gọi số 1-800-MEDICARE (1-800-633-4227).

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.