



**Insurance
Corner**
— PROTECTING WHAT MATTERS MOST —

*Medicare
Made
Simple!*

*Better
Coverage
A Brighter
Tomorrow!*

Medicare Cheat Sheet

Understand How Medicare Works

Simple. Clear. Helpful.

QUESTIONS?
We're Here to Help!

Medicare Parts A & B The Foundation of Medicare



Part A: Hospital Coverage

- Inpatient hospital care
- Skilled nursing care
- Hospice care
- Home health care

Most people pay **\$0** for Part A (if you or your spouse worked and paid Medicare taxes).



Part B: Medical Coverage

- Doctor visits
- Outpatient care
- Preventive services
- Medical equipment

Monthly premium (2026 standard):
\$202.00
(amount may vary based on income)



Part D: Prescription Drug Coverage

- Helps lower your prescription drug costs
- Each plan has its own list of covered drugs (formulary)
- Premiums, copays, and coverage vary by plan



Part C: Medicare Advantage (Combines Parts A, B, and usually Part D)

- An "all-in-one" alternative to Original Medicare
- Often includes extra benefits like dental, vision, hearing, fitness, and more
- Plans and costs vary by county and insurance company



Medigap (Supplement Insurance)

- Works with Original Medicare (Parts A & B)
- Helps pay some of the out-of-pocket costs like deductibles, copays, and coinsurance
- Sold by private insurance companies
- Plans are standardized (A, B, C, D, etc.)

When Can You Enroll?



1

Initial Enrollment Period (IEP)

7 months around your 65th birthday
(3 months before, your birth month, and 3 months after)

2

Annual Enrollment Period (AEP)

October 15 – December 7
Make changes for next year (effective January 1)

3

Medicare Advantage Open Enrollment (OEP)

January 1 – March 31
Switch Medicare Advantage plans or return to Original Medicare

4

Special Enrollment Period (SEP)

Qualifying life events (e.g., move, loss of coverage, Medicaid changes)



Quick Tips



Compare your options every year — your needs may change.



Make sure your prescriptions are covered.



Look at total costs (premium, copays, deductibles).



Ask about extra benefits that may save you money (dental, vision, hearing, etc.).



Watch for potential penalties if you delay enrollment.



Work with a licensed agent (like us) for guidance at no extra cost to you.

*Knowledge Today.
A Healthier Tomorrow.*

*Let's
Talk!*



Call Today for Your
No-Cost Medicare Review

864-396-2681



Insurance Corner
Greenwood, SC

www.myinsurancecorner.com

*Medicare.
Life.
Health.
Peace of Mind.*

We do not offer every plan available in your area. Any information provided is limited to the plans we do offer. Please contact Medicare.gov, 1-800-MEDICARE, or your State Health Insurance Assistance Program (SHIP) for help with your options.



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BETTER
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LOWER COSTS.
A BRIGHTER
TOMORROW!



Medicare Assistance Programs

Extra Help for a Healthier, More Secure Tomorrow.

You May
Qualify!

QMB

Qualified Medicare
Beneficiary Program



Helps pay for:

- Part A premiums (if applicable)
- Part B premiums
- Medicare deductibles, coinsurance, and copayments (for Medicare-covered services and items)

2026 Income and Resource Limits (Federal Limits)

Your situation:	Monthly income limit:	Resource limit:
Individual	\$1,350	\$9,950
Married couple	\$1,824	\$14,910

May also qualify you for
other state benefits.

LIS

Low-Income Subsidy
(Extra Help)



Helps pay for:

- Part D prescription drug premiums
- Part D deductibles
- Lower copayments for prescription drugs
- Eliminates the Part D coverage gap (donut hole)
- May reduce costs for some vaccines

2026 Income and Resource Limits (Federal Limits)

Your situation:	Monthly income limit:	Resource limit:
Individual	\$1,995	\$18,090
Married couple	\$2,705	\$36,100

Helps make prescription
drugs more affordable.

QI

Qualifying Individual
Program



Helps pay for:

- Part B premiums
(You must have both Part A and Part B to qualify.)
- You must reapply for QI each year.

2026 Income and Resource Limits (Federal Limits)

Your situation:	Monthly income limit:	Resource limit:
Individual	\$1,816	\$9,950
Married couple	\$2,455	\$14,910

Helps pay only the
Part B premium.

SLMB

Specified Low-Income
Medicare Beneficiary Program



Helps pay for:

- Part B premiums only
(You must have both Part A and Part B to qualify.)

2026 Income and Resource Limits (Federal Limits)

Your situation:	Monthly income limit:	Resource limit:
Individual	\$1,616	\$9,950
Married couple	\$2,184	\$14,910

Helps pay only the
Part B premium.



Who Can Apply?

- ✓ U.S. citizen or legal resident
- ✓ Live in South Carolina
- ✓ Meet the income and resource limits
- ✓ Already enrolled in Medicare (for most programs)



Why It Matters

- ✓ Lower your Medicare costs
- ✓ Extra help with prescriptions
- ✓ More money in your monthly budget
- ✓ Access to more healthcare services
- ✓ Greater peace of mind

Let Us
Help You
Apply Today!



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Note: Income and resource limits are 2026 federal limits from Medicare.gov and may be higher in some states. Programs have additional rules and restrictions.

Contact Medicare.gov or your State Medicaid office for the most current information. Source: <https://www.medicare.gov/basics/costs/help/medicare-savings-programs>

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