

TURNING-65 SOON?

When looking at Medicare and Medicare Supplement Plans, you have big decisions to make. Here's what you need to know:



MEDICARE PART A	MEDICARE PART B	MEDICARE PART D	MEDICARE SUPPLEMENT PLAN
<p>What it is: <i>Hospital insurance</i></p> <ul style="list-style-type: none"> • Cost: Free if you've worked at least 10 years or 40 quarters • How to enroll: Online at www.ssa.gov or call 1-800-772-1213 • When you can enroll: 3 months before you turn 65, ends 3 months after you turn 65 • Deductible: \$1,736 • Hospitalization Time Frame: <ul style="list-style-type: none"> • 1-60 days: \$1,736 deductible • 61-90 days: \$434 a day copayment • 91-150 days: \$868 a day copayment • 151 or more days: You pay all costs 	<p>What it is: <i>Medical insurance</i></p> <ul style="list-style-type: none"> • Cost: \$202.90 per month or more, depends on yearly income on most recent tax return • How to enroll: Online at www.ssa.gov or call 1-800-772-1213 • When you can enroll: 3 months before you turn 65, ends 3 months after you turn 65 • Penalty: Monthly premium may increase 10% for each 12-month period you were eligible • Deductible: \$283 • Co-insurance: Generally 20% of Medicare approved expenses 	<p>What it is: <i>Prescription Drug Coverage</i></p> <ul style="list-style-type: none"> • Cost: As low as \$4.70 • How to enroll: Via the Medicare Plan Finder, call 1-800-669-4227 or agents Wayne Schmitt at (563) 568-1037 or Regan Lensing at (563) 568-1036 • When you can enroll: After you have a Part A effective date • Penalty: You may owe a late enrollment penalty if you go without Part D for 63 or more continuous days (can defer enrollment if you have creditable coverage from an employer or from the VA) • Deductible: \$615 	<p>What it is: <i>Insurance that's used to fill the gaps in original Medicare</i></p> <ul style="list-style-type: none"> • Cost: Varies by age, gender, and where you live • How to enroll: by calling your local independent agents Wayne Schmitt at (563) 568-1037 or Regan Lensing at (563) 568-1036 • When you can enroll: During 6-month open enrollment period – if you miss this timeframe, you may be denied coverage due to health reasons • Plan choices: Plan types are categorized by letters. Plans G, F and N are most popular

CHOOSING A MEDICARE SUPPLEMENT PLAN?

We can help you understand your options and pick the plan that's right for you!

All of the insurance companies offer the same standardized plans. However, the costs can vary. Here are examples of competitive plans in your area:

PLAN G	PLAN N	MEDICARE PART C ADVANTAGE PLANS
<p>Covers:</p> <ul style="list-style-type: none"> • Basic benefits including 100% Part B coinsurance <ul style="list-style-type: none"> • Skilled nursing facility coinsurance • Part A deductible • Able to see any doctor or specialist nationwide that accepts Medicare • Female: \$134.51/month • Male: \$154.69/month • Rates based on average Iowa Marketplace in 2026 using available information 	<p>Covers:</p> <ul style="list-style-type: none"> • Basic benefits including 100% Part B coinsurance, except up to \$20 copayment for office visits and up to \$50 copayment for ER <ul style="list-style-type: none"> • Skilled nursing facility coinsurance • Part A deductible • Able to see any doctor or specialist nationwide that accepts Medicare • Female: \$93.25/month Male: \$107.25/month • Rates based on average Iowa Marketplace in 2026 using available information 	<p>Medicare Part C plans combine the benefits of original Medicare A & B into one program offered by private insurance companies, oftentimes including drug coverage, dental, vision, hearing benefits and more! Historically, Part C plans are a low premium and sometimes even \$0. We will show you all your options when it comes to Medicare so you can decide if a Medicare Supplement or Advantage plan is the right fit for you!</p> <ul style="list-style-type: none"> • Low or \$0 premium • Health & Drug coverage combined • Dental, Vision, Hearing included • Network of providers depending on carrier • Copays for services with a built in max out of pocket

Hi, we are Wayne Schmitt and Regan Lensing of Schmitt Insurance & Associates.

We are licensed Medicare Supplement specialists who have worked in the insurance industry for over a decade in Northeast Iowa. As independent advisors, we evaluate all of the Medicare Supplement plans available. Have questions on Medicare Advantage plans and how they differ from a Supplement plan?

We can go through all your available options. We have no sales quotas, no proprietary products, and no hidden agendas. There is no cost for our services. If you choose to enroll in a plan, we would be compensated by the insurance company you choose, NOT by extra fees. The rate is the same as going direct.



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Call today and it will ring to our desks, not a call center. Email us at schmittinsurance@gmail.com, or if you prefer to meet in person, we would be happy to come to your home. Visit www.schmittinsuranceandassociates.com to learn more!