A QUICK LOOK AT MEDICARE

Your healthcare journey begins here.

WHAT IS MEDICARE?

Medicare is a federal health insurance program primarily for individuals aged 65 and older, but it also covers certain younger people with disabilities and those with End-Stage Renal Disease. Medicare helps cover the cost of hospital stays, medical visits, and prescription drugs, ensuring that beneficiaries receive essential healthcare services.

SHASTA J. VARGAS INSURANCE
MEDICARE + HEALTH
healthcare guidance with peace of mind

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INTRODUCTION TO MEDICARE

MEDICARE IS HEALTH INSURANCE FOR:

- People 65 or older
- Certain people under 65 with disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

WHAT ARE THE PARTS OF MEDICARE?

Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

Part D (Drug Coverage):

- Covers the cost of drugs (including many recommended shots or vaccines)
- Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare

IRMAA

What is IRMAA?

The Part B Medicare premium is based on a standard premium amount, however, higher income earners will pay more based on Medicare's income-related monthly adjustment amount (IRMAA). This is a higher premium charged by Medicare Part B and Medicare Part D to individuals with higher incomes.

Individual Income (Based on 2024 Returns)	Joint Income (Based on 2024 Returns)	Part B Premium	Part D Premium
$109,000 or less	$218,000 or less	$202.90	your plan premium
Greater than $109,000 and up to $137,000	Greater than $218,000 and up to $274,000	$284.10	$14.50 + your plan premium
Greater than $137,000 and up to $171,000	Greater than $274,000 and up to $342,000	$405.80	$37.50 + your plan premium
Greater than $171,000 and up to $205,000	Greater than $342,000 and up to $410,000	$527.50	$60.40 + your plan premium
Greater than $205,000 and less than $500,000	Greater than $410,000 and less than $750,000	$649.20	$83.30 + your plan premium
$500,000 and above	$750,000 and above	$689.90	$91.00 + your plan premium
* 2026 IRMAA rates are based on yearly income in 2024			

Speak with our friendly, licensed agent if you need more information on Medicare plans, premiums, guidelines and enrollment options.

UNDERSTANDING MEDICARE OPTIONS

MEDICARE (Parts A & B)

Is provided by the government and government subcontractors. Medicare pays fees for your care directly to the doctors and hospitals you visit. Some people call this "fee for service."

MEDICARE ADVANTAGE (Part C)

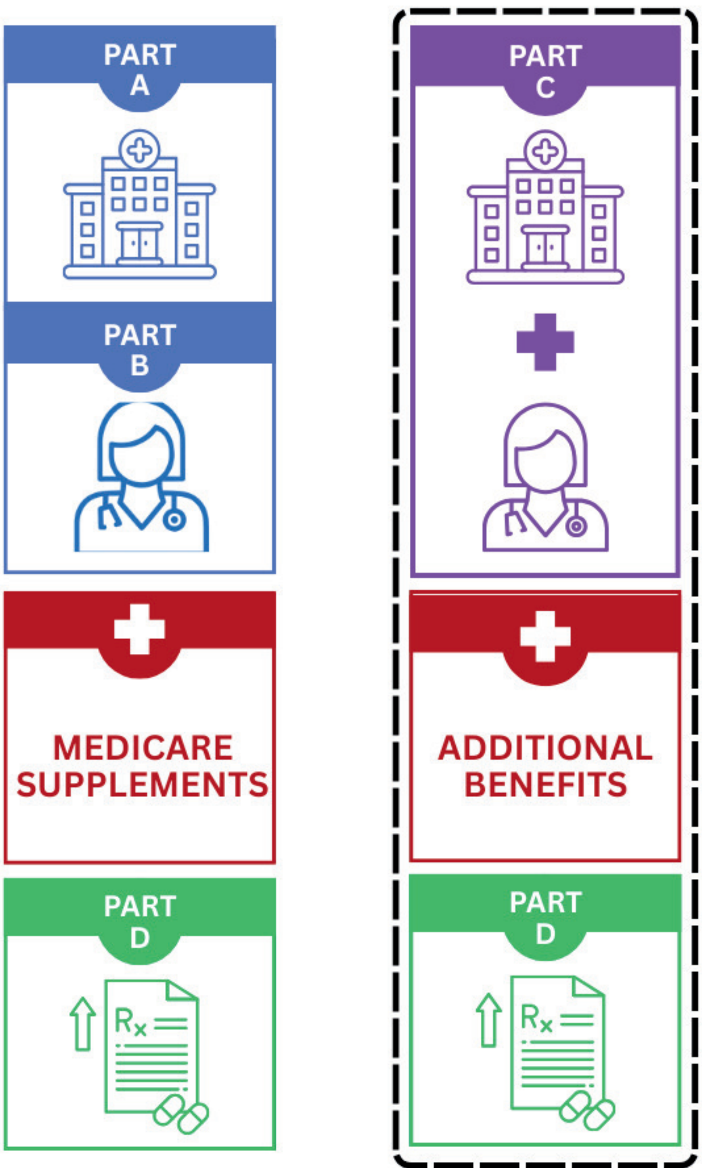
Is provided by private companies approved by Medicare. Medicare pays a fixed fee to the plan for your care. Then the plan pays the doctors and hospitals.

PART A
helps with hospital costs

PART B
helps with doctor and outpatient care

MEDICARE SUPPLEMENTS
COVER SOME COSTS NOT COVERED IN PARTS A & B

PART D
helps pay for prescription drugs



PART C
combines hospital costs, doctor and outpatient care in one plan

ADDITIONAL BENEFITS
Care often included, such as vision and hearing services

PART D
available in Medicare Advantage plans. Some plans offer built-in drug coverage. Other plans treat it as an optional add-on

WHEN TO ENROLL

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You can join, switch, or drop a Medicare Advantage plan (Part C) with or without drug coverage during the times below. Your coverage will always begin on the first of the month.

INITIAL COVERAGE ELECTION PERIOD (ICEP)

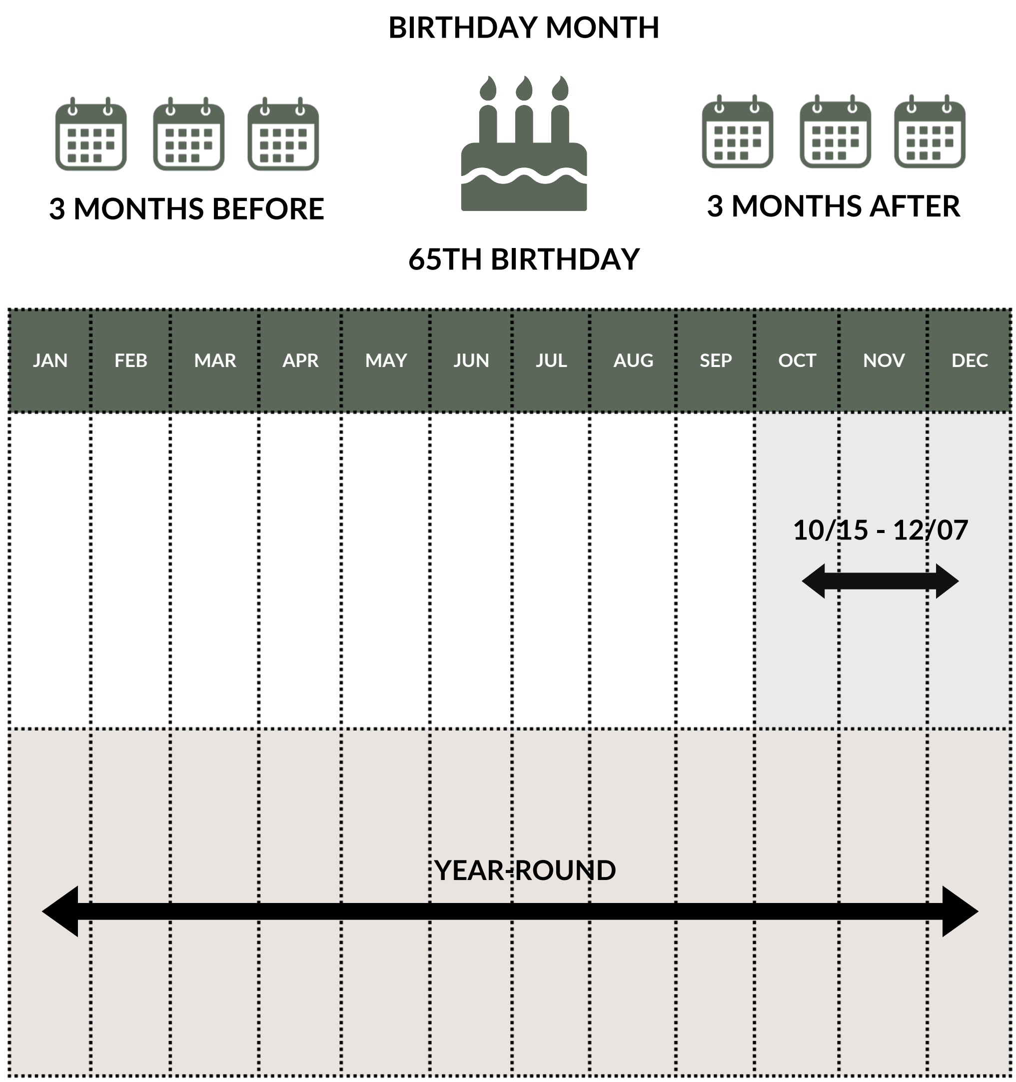
Enroll in Medicare for the first time.

ANNUAL ENROLLMENT PERIOD

Enroll, drop or switch to a different plan.

SPECIAL ENROLLMENT PERIOD

Your circumstances change and you become eligible for enrollment outside of defined election periods.



YOUR SOCIAL SECURITY **CHECKLIST**

Here is information we will ask you to provide in order to complete application for ssa.gov.

BASIC INFORMATION ABOUT YOURSELF

□ Social Security number
□ Where you were born (city, state, country)
□ Documents that show proof of current income

MARITAL INFORMATION

□ Current and past marriages
□ Your spouse/former spouse's Social Security number and birthday
□ Date you got married/divorced
□ Where you got married (city, state, country)
□ Direct deposit for benefit payments

HOUSING INFORMATION

□ Name and birthday for everyone you live with
□ Landlord's name and phone number
□ Rental contract
□ Admission agreement
□ Admit/discharge papers from hospitals/institutions

FINANCIAL RESOURCES

□ Pay stubs and bonuses, self-employment tax returns, or unemployment records
□ Dividends and stocks
□ Pension/retirement funds
□ Insurance payouts
□ Alimony
□ Child support
□ Gambling winnings
□ State disability payments
□ Workers' compensation records
□ Documents that show proof of other financial resources

ADDITIONAL FINANCIAL INFORMATION

□ Bank account statements
□ Car title/loan statements
□ Burial contracts/spaces
□ Trust fund statements
□ Life insurance policy
  □ Cash surrender value
□ Dividend/stock/bond value
□ Information about your home
□ Routing and account number for your bank account

FIVE STAR FEEDBACK

SHASTA J. VARGAS | MEDICARE ADVISOR | 2010-2026 |
Celebrating 16 Years

WE HAVE EARNED THE TRUST OF OUR VALUED CLIENTS

EXCELLENT ADVOCATES

"Shasta and her team are excellent advocates for their clients. Shasta took care and extra time to explain the insurance options available to me while guiding me through the numerous applications."
- Ed G.

TOOK THE SCARYOUT

Preparing the paperwork for Medicare and SS is stressful- at least for me, but Shasta and her team took the scary out of it and gave me peace."
- Debbie E.

FOUND A PLAN THAT I LOVE

“I met Shasta 13years ago. After interviewing 4 other Insurance agents. She came up with a plan that I love. It has saved me hundreds of dollars. I have 5 friends that go to her and feel the same way."
- Martha C.

MADE THE PROCESS ENJOYABLE

"Shasta is the best! She walked me through my Medicare options and helped me pick the plan best suited for me. Very patient and friendly with someone new to this process. She made the process enjoyable. I would highly recommend her, you will not be disappointed."
- Robert F.

LISTENED TO MY NEEDS

"Shasta took the time to listened to my needs and searched through insurance plans to find a plan that was better than I had hoped for. Whether communicating by phone or email, everyone was always polite and courteous."
- JD

SHE TRULY CARES

"Shasta is very professional and provides amazing customer service. She truly cares about the families she serves! Highly recommend.”
- Mary H.R.

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RESCOURCES

- Social Security: www.ssa.gov
- Medicare: www.Medicare.gov
- www.InsureWithShasta.com

GET TO KNOW YOUR MEDICARE ADVISOR

ABOUT

As a licensed health insurance and Medicare agent, I am committed to providing individuals with the benefits knowledge they are seeking as well as helping them understand today's Health and Medicare plans through an approachable, personal, and informative process.

With a custom approach to benefits, I learn about each client's unique needs and find the right plan and highest quality products tailored to your financial and healthcare goals. By contracting with the major carriers in AZ, CA NV, MN, ID, TX, and TN, I am able to help tailor an insurance plan that works for you.

MEDICARE GUIDE

Asa passionatehealthcare benefits and Medicare agent, I take the time to ensure that each of my clients is fully satisfied and understands the details of their insurance plan selection.

TRUSTED RESOURCE

Withoveradecade of experience in the insurance industry and by holding major carrier contracts for healthcare, I am able to engage with clients as a guide, educator, and trusted resource.

CLIENT ADVOCATE

After your Medicare planbegins, I will support you by ensuring a smooth transition, providing answers to benefit-related questions and resolving any issues that may arise.

Let's connect!

SHASTA J. VARGAS, CMIP
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Certified Medicare Insurance Planner™

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"No one should have to navigate this journey alone. We are here to guide you every step of the way."

-Shasta J. Vargas

SCAN ME