

# MAULDIN INSURANCE GROUP

BEYOND INSURANCE, WE BUILD TRUST

# MEDICARE TOOLKIT

Navigating Medicare with Mauldin Insurance Group



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# A NOTE FROM JENNIFER & BEN

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*“Medicare is one of the biggest financial decisions you will make in retirement — and most people are handed a stack of mail and left to figure it out alone. That is why we put this toolkit together. Read it at your own pace, and when questions come up, call us. Helping our neighbors sort this out is our favorite part of the job.”*

— Jennifer & Ben Mauldin

Mauldin Insurance Group is a family-owned, independent agency serving Lexington and the Midlands. Because we are independent, we answer to you — not to any one insurance company. Our job is to find the plan that fits your doctors, your prescriptions, and your budget, and to still be here next year when you have questions. Beyond insurance, we build trust.

## Jennifer Mauldin

After a 20-year career in banking and finance, Jennifer founded Mauldin Insurance Group in 2021, specializing in Medicare, health, supplemental, and life insurance. A second-generation entrepreneur and proud senior advocate, she works with every client one-on-one. She volunteers weekly at Mission Lexington and is a member of the National Association of Benefits and Insurance Professionals and Senior Care Professionals of the Midlands. Off the clock, you will find her cooking, gardening, traveling, and cheering on every South Carolina Gamecock team.

## Ben Mauldin

Ben joined Jennifer after a 30-year career in public service, including more than a decade as Executive Director of the Central Midlands Council of Governments. Much of that work centered on programs serving older adults — including the Central Midlands Area Agency on Aging and the South Carolina Department on Aging — so he knows the needs of seniors, and the resources available to them, firsthand. At the agency, Ben supports every part of client service, from policy reviews to coverage consultations.

# THE MEDICARE TOOLKIT

Medicare has a lot of moving parts, but you do not have to learn them all at once — and you do not have to learn them alone. This toolkit walks through the basics in plain language: what each part covers, what it costs, and the deadlines that matter. When you are ready to talk through your own situation, we are right here in Lexington, and the conversation costs you nothing.

### Find the Right Coverage

There is no single “best” Medicare plan — there is the plan that fits your doctors, your prescriptions, and your budget. Our job is to help you find it, not to sell you whatever pays best.

### Simplify Medicare

Turning 65 brings more mail, more ads, and more fine print than any one person should have to sort through. We cut through the noise so you can make this decision once — and make it with confidence.

### Get the Right Information

Straight answers from licensed agents who live and work right here in the Midlands — and our help never costs you a dime.

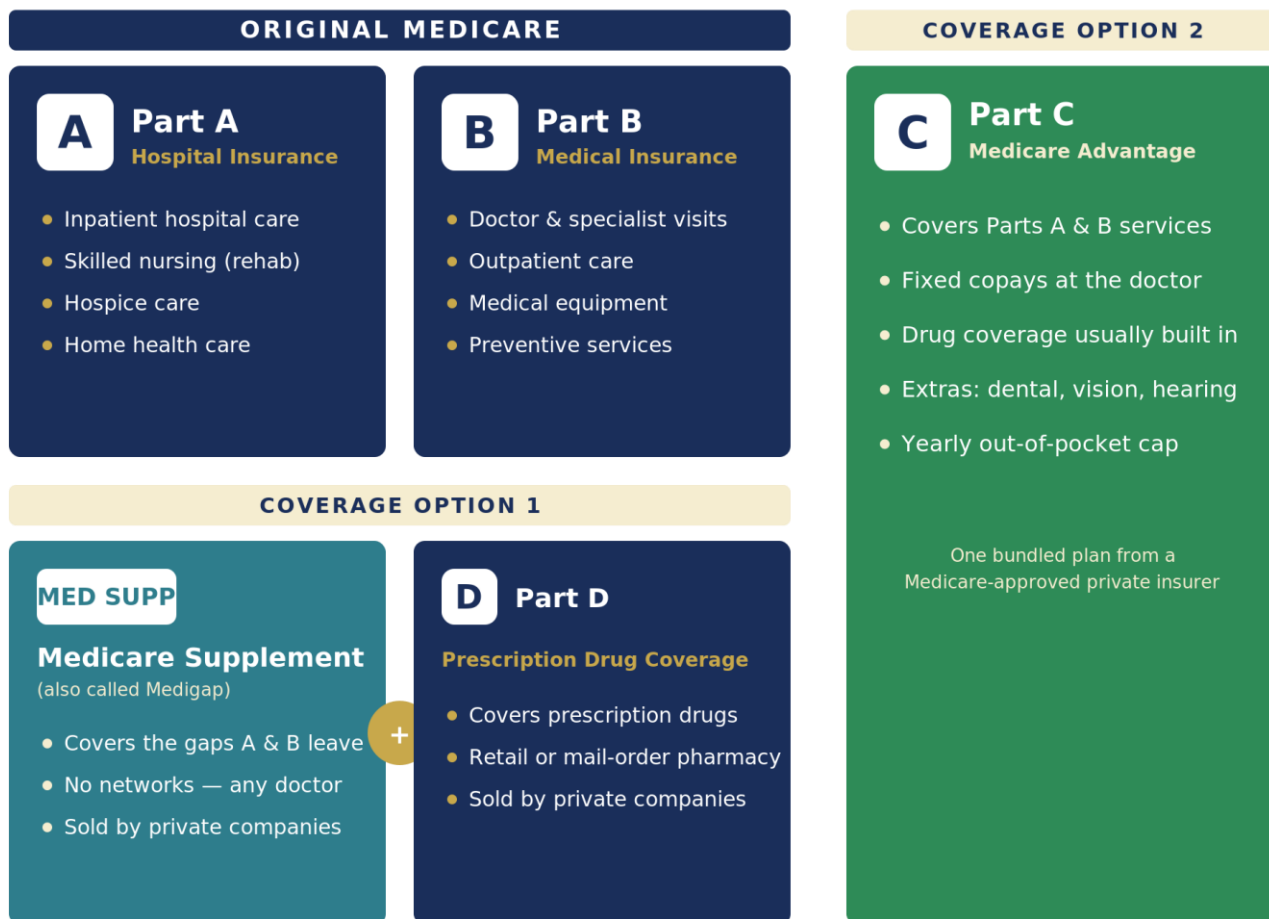
Talk to us at **no cost** — call or text (843) 509-2462 or (803) 920-8827.



# WHAT IS MEDICARE?

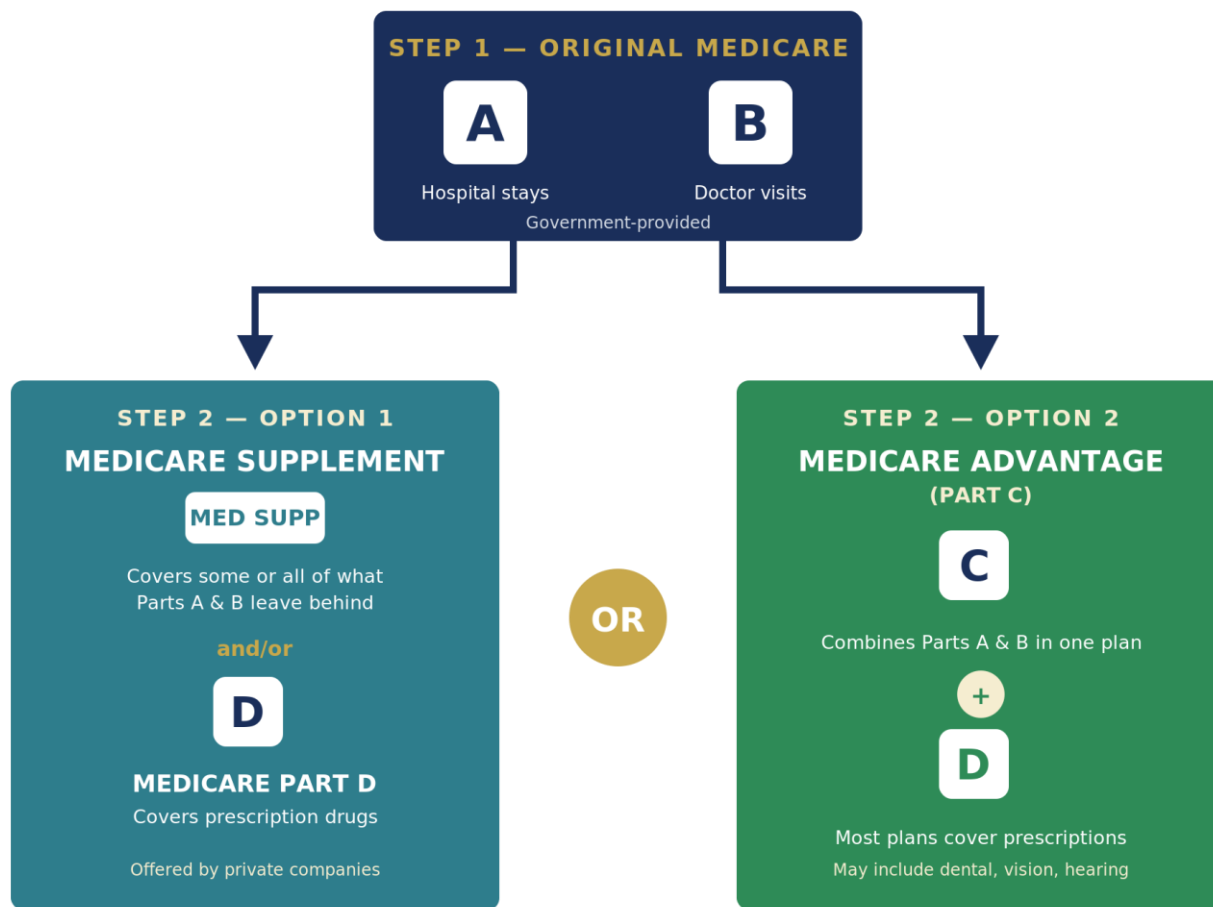
Medicare is the federal health insurance program for people 65 and up — and for some younger folks who qualify through disability. It is built from four parts, each with its own letter and its own job: A, B, C, and D. Here is how they fit together.

## The parts of Medicare coverage:



# YOUR COVERAGE OPTIONS

Original Medicare (Parts A & B) is the starting point for everyone. From there, you take one of two paths — and choosing that path is the biggest Medicare decision you will make:



Choose Coverage Option 1 OR Coverage Option 2

# WHY YOU NEED ADDITIONAL COVERAGE

Original Medicare was never designed to pay the whole bill. With Parts A and B alone, the deductibles and co-insurance are yours.

**Your share is 20% of the bill — and Original Medicare puts no cap on it. None.**

Twenty percent of a small bill is an annoyance. Twenty percent of a long hospital stay can undo years of careful saving — that is why nearly everyone adds coverage on top. And since Parts A and B skip most prescriptions, you will want drug coverage too: either a standalone Part D plan or a Medicare Advantage plan (Part C).

## Example Scenario:

**Medical bill: \$50,000**



*This example is for illustration purposes only. No coverage or payment is meant to be implied.*



# EDUCATION

Let us teach you the complexities of your coverage options.



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# ORIGINAL MEDICARE — PART A & B

Everything in Medicare starts with Parts A and B — you enroll here first, no matter which path you take afterward.

## Part A — Hospital Insurance

Part A is your hospital coverage: inpatient stays, skilled nursing (rehab), and hospice. You already paid for it through years of payroll taxes, so the premium is usually \$0 — though deductibles and copays still apply.

## Part B — Medical Insurance

Part B handles the doctor side: office visits, specialists, outpatient care, and medical equipment. It carries a monthly premium, an annual deductible, and that 20% co-insurance — with no upper limit on what you could owe.

### Part B does NOT cover

- ✗ Dental care
- ✗ Dentures
- ✗ Routine eye care / vision
- ✗ Hearing exams and devices
- ✗ Long-term care
- ✗ Most prescription drugs

The gaps above are exactly what the next two options are designed to fill.



**PART A**



**PART B**

# MEDICARE SUPPLEMENT

Staying with Original Medicare? A Medicare Supplement plan picks up much of what Parts A and B leave on your tab — the deductibles and that uncapped 20%.

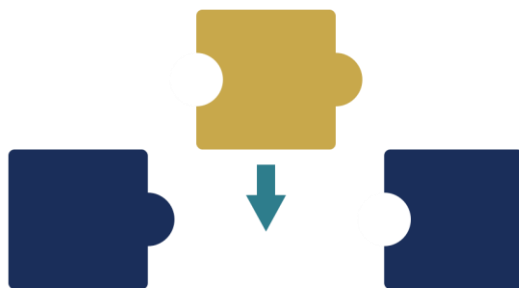
## How Medicare Supplement Works

A Supplement policy (you will also hear “Medigap”) pays after Medicare pays, covering some or all of what is left over. Plans come in standardized levels, so comparing companies is mostly about price — not fine print.

Most people pair a Supplement with a standalone Part D drug plan. One rule to know: Medigap and Medicare Advantage do not mix — you carry one or the other, never both.

## Benefits of Medicare Supplements

- No networks, no referrals — if a doctor anywhere in the country takes Medicare, they take your Supplement.
- Pay the premium and the plan renews for life. Rates can rise over time, but the company can never drop you for getting sick.



# MEDICARE ADVANTAGE — PART C

The other path: a Medicare Advantage plan bundles Parts A, B, and usually D into a single plan from a private, Medicare-approved insurer — with Medicare setting the ground rules.

## How Medicare Advantage Works

You still have Medicare — the plan simply delivers your Part A and B benefits, usually with drug coverage built in. Most plans use networks, so checking that your doctors participate is step one, not an afterthought.

## Benefits of Medicare Advantage

- One card, one plan, one company to deal with
- Premiums are often low — sometimes \$0
- A built-in yearly cap on what you pay out of pocket for covered care
- Extras Original Medicare skips: dental, vision, hearing, and fitness benefits on most plans



DENTAL



VISION



HEARING



FITNESS



DRUGS



MEDICAL

# PRESCRIPTION DRUG — PART D

Part D is Medicare's prescription coverage — it helps pay for your medications at the pharmacy or by mail, and it is sold by private insurers. It reaches you one of two ways:

### Option 1

In combination with Original Medicare (Parts A & B) and a Medicare Supplement plan

### Option 2

As part of a Medicare Advantage Plan (Part C)

## How Prescription Drug Plans Work

Every Part D plan has its own premium, deductible, and copays — and, most importantly, its own formulary: the list of drugs it covers, along with its own network of pharmacies. Two plans that look identical on price can treat your specific prescriptions very differently. This is where we spend the most time for clients: running your exact drug list, at your pharmacy, plan by plan.



# ENROLLMENT

Let us prepare you for the Medicare enrollment process.



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# HOW TO ENROLL IN MEDICARE

How you enroll depends on where you are starting from. Find your situation below — the next step is different for each one.

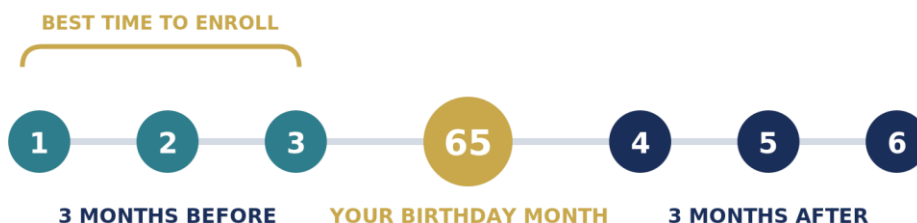
IF YOU...	...THEN YOU
<p>Plan to retire at age 65 or are not working, and do not already receive Social Security benefits</p>	<p>Need to sign up for Medicare Part A and/or Part B. Contact the Social Security Office 3 months before your 65th birthday. Phone: 1-800-772-1213, TTY: 1-800-325-0778 Online: <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a></p>
<p>Already receive Social Security retirement, disability, or Railroad Retirement Board benefits</p>	<p>Will automatically get Medicare Parts A &amp; B and should receive your Medicare card in the mail 3 months before your 65th birthday.</p>
<p>Have Medicare prior to 65, due to disability or end stage renal disease</p>	<p>Can stay on or change your existing Medicare Advantage Plan, or consider a Medicare Supplement Plan with a Part D plan.</p>
<p>Are under 65 but just became eligible for Medicare</p>	<p>Should contact Mauldin Insurance Group for all of your options.</p>

# TURNING 65? — WHEN TO ENROLL

If Medicare does not enroll you automatically, the clock is on you — and missing your window can mean a late penalty that follows you for years.

## Initial Enrollment Period

Your Initial Enrollment Period runs seven months: the three months before your birthday month, your birthday month itself, and the three months after. Our advice? Do not run it close. Enroll in the first three months and your coverage is ready the day you are eligible.



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# WORKING PAST 65

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Plenty of people in the Midlands work well past 65 — and if you have employer coverage, you may not need all of Medicare yet. The right move depends mostly on the size of your company.

## Can I stay on my current employer coverage?

### Company has **MORE** than 20 employees:

Your group plan stays primary, so you can keep it. Still worth a review: many people take Part A (it is usually free) and delay Part B until they retire.

### Company has **FEWER** than 20 employees:

Medicare becomes your primary coverage at 65 — apply 3 months before your birthday, even if you keep the group plan.

Either way, loop in your HR administrator — how your plan coordinates with Medicare should be in writing.

## When you stop working

When you do retire, a Special Enrollment Period lets you sign up penalty-free — while you are still on the group plan, or within eight months after it ends. One warning from experience: COBRA does not count as employer coverage for this purpose, and that mix-up costs retirees for life.

**Not sure which situation is yours? That is a five-minute phone call.**

# ENROLLMENT PERIODS

Missed your first window, or need to change plans later? Depending on what has changed in your life, one of these periods may open the door — often without a penalty.

<p><b>Annual Enrollment Period</b> Oct. 15 — Dec. 7</p> <ul style="list-style-type: none"> <li>• You can change from a Medicare Supplement Plan to a Medicare Advantage Plan (Part C)</li> <li>• You can change from your current Medicare Advantage Plan to a different Medicare Advantage Plan</li> <li>• You can change Prescription Drug Plans (Part D)</li> <li>• You can drop a Medicare Advantage Plan or a Part D Plan</li> </ul>	<p><b>Medicare Advantage Open Enrollment</b> Jan. 1 — Mar. 31</p> <ul style="list-style-type: none"> <li>• You can change from a Medicare Advantage Plan to a different Medicare Advantage Plan</li> <li>• You can change from a Medicare Advantage Plan to Original Medicare and a Medicare Supplement and Prescription Drug Plan (you may have to go through underwriting to qualify for the Medicare Supplement)</li> </ul>	<p><b>Special Enrollment Periods</b> Anytime — if qualifying event</p> <ul style="list-style-type: none"> <li>• Loss of group (employer) coverage</li> <li>• Move (changing homes or moving to a skilled nursing facility or rehab institution)</li> <li>• Change in eligibility for Medicaid or Low-Income Subsidy (Extra Help)</li> <li>• Have a qualifying chronic condition (for example: diabetes or heart disease)</li> </ul> <p><b>Anytime:</b></p> <ul style="list-style-type: none"> <li>• You can change Medicare Supplement Plans (you may have to go through underwriting to qualify)</li> </ul>
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# MAULDIN INSURANCE GROUP

Let us help you with your Medicare.



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# REVIEW YOUR OPTIONS

Choosing a plan is not about finding the “best” company — it is about what works in your corner of South Carolina, with your doctors and your prescriptions. Bring us your list. We will compare the plans available where you live, show you the real trade-offs in plain English, and let you decide. And because we are independent...

**We sit on your side of the table.**

**Independent Agents**  
We represent multiple carriers so we can find the best plan for YOU.

**No Cost to You**  
Our service is completely free — we are compensated by the insurance companies.


**Local Experts**  
We know the plans in your area and guide you step by step.


**Ongoing Support**  
We are here year after year for plan reviews, questions, and changes.




# APPOINTMENT CHECKLIST

A little preparation makes your appointment count. Bring these three things and we can compare plans against your actual doctors and prescriptions — not guesses.

 **Your Medicare Card**  
Bring the red, white, and blue Medicare card showing your Medicare number.

 **Current Prescriptions**  
List of all current prescriptions, dosage, and frequency.

 **Doctors, Specialists & Hospital**  
Names of your preferred doctors, specialists, and hospital of choice.

**In person, by phone, or by text — whichever suits you best.**



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# CONTACT MAULDIN INSURANCE GROUP

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**Got a Medicare question? Ask us — it is what we do all day.**

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[ben@mauldininsurancegroup.com](mailto:ben@mauldininsurancegroup.com)

**JENNIFER MAULDIN**  
**(843) 509-2462**

**BEN MAULDIN**  
**(803) 920-8827**

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## DISCLAIMER

By dialing the phone number you will contact a licensed insurance agent. We do not offer every plan available in your area. Currently, we represent 6 organizations which offer 52 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day/7days a week, or your local State Health Insurance Program (SHIP) to get information on all your options. JWM\_MG\_030126\_C