



Medicare Roadmap

Timeline & Checklist

2025 Medicare Enrollment Guide

Inside This Guide:

- Follow a step-by-step process for enrolling in Medicare
- Learn why so many seniors overpay for Medicare & **HOW TO AVOID THAT MISTAKE**
- Understand the difference between Medicare Advantage and Medicare Supplement
- Identify **WHAT MEDICARE DOESN'T COVER** & how to protect yourself from those risks

Medicare Enrollment Timeline:

It's crucial to follow this enrollment timeline to avoid late enrollment penalties

Here's The Breakdown:

- **5-6 Months Out:** Research options with a trusted professional & familiarize yourself with how Medicare works
- **4 Months Out:** Start reviewing specific plans available in your area
- **3 Months Out:** Meet with a Way Maker Certified Advisor & enroll in the best plan
- **1-2 Months Out:** Confirm that all steps are complete and your enrollment is finalized
- **0 Months Out:** Congratulations! Enjoy your retirement with confidence in your Medicare plan

If you are **turning 65 in the next six months**, you are nearing your **"Initial Enrollment Period"**. Your "Initial Enrollment Period" is the **three months** before your birth month, **your birth month**, and the **three months** after your birth month.



Once you are 3 months out from your 65th birthday, you are able to sign up for Medicare Part A and Part B & get your card

There Are 3 Ways To Get This Done:

#1 Calling Way Maker Insurance Group & We Will Do It For You For FREE!
(770) 765-7007

#2 Going to <https://www.ssa.gov/> and creating an account (click link)

#3 Calling Social Security or visiting a Local Social Security Office in person
(800) 772-1213

After applying for Medicare Part A and Part B, you'll receive your Medicare Health Insurance Card within **2-4 weeks**. **Once you have your card you can enroll in a plan**

A sample Medicare Health Insurance Card. The top header is blue with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below this, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The card is for "PART A" and "PART B", both of which are "Entitled to/Con derecho a" coverage starting on "03-03-2016". A large, light gray "SAMPLE" watermark is diagonally across the card.

Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a PART A	Coverage starts/Cobertura empieza 03-03-2016
PART B	03-03-2016

Now that you understand how to enroll into Medicare, it's important to know how Medicare works. Below we will show you exactly how Medicare works in the simplest way possible.

When you initially enroll into with Medicare you get:

Part A (Hospital) \$0

Part B (Medical) \$185.00(Month)

(Part B \$185 is the standard premium but could be higher based on your income)

This is called '**Original Medicare**' which includes Part A and Part B. It covers **80% of costs**, leaving you **responsible for the remaining 20% of medical and hospital expenses**.

Example: If you got diagnosed with cancer and had \$300,000 worth of chemo/cancer bills, you would be responsible for paying 20% (\$60,000).

I know this can be alarming, but there is a way to help pay that 20%. Medicare Advantage and Medicare Supplements pay the 20% so you don't have to.

Now Let's Take A Look At Your Two Options:

Medicare Supplements

Medicare Supplements are policies sold by private insurance companies that help pay the remaining 20% cost that Original Medicare Parts A & B doesn't cover.

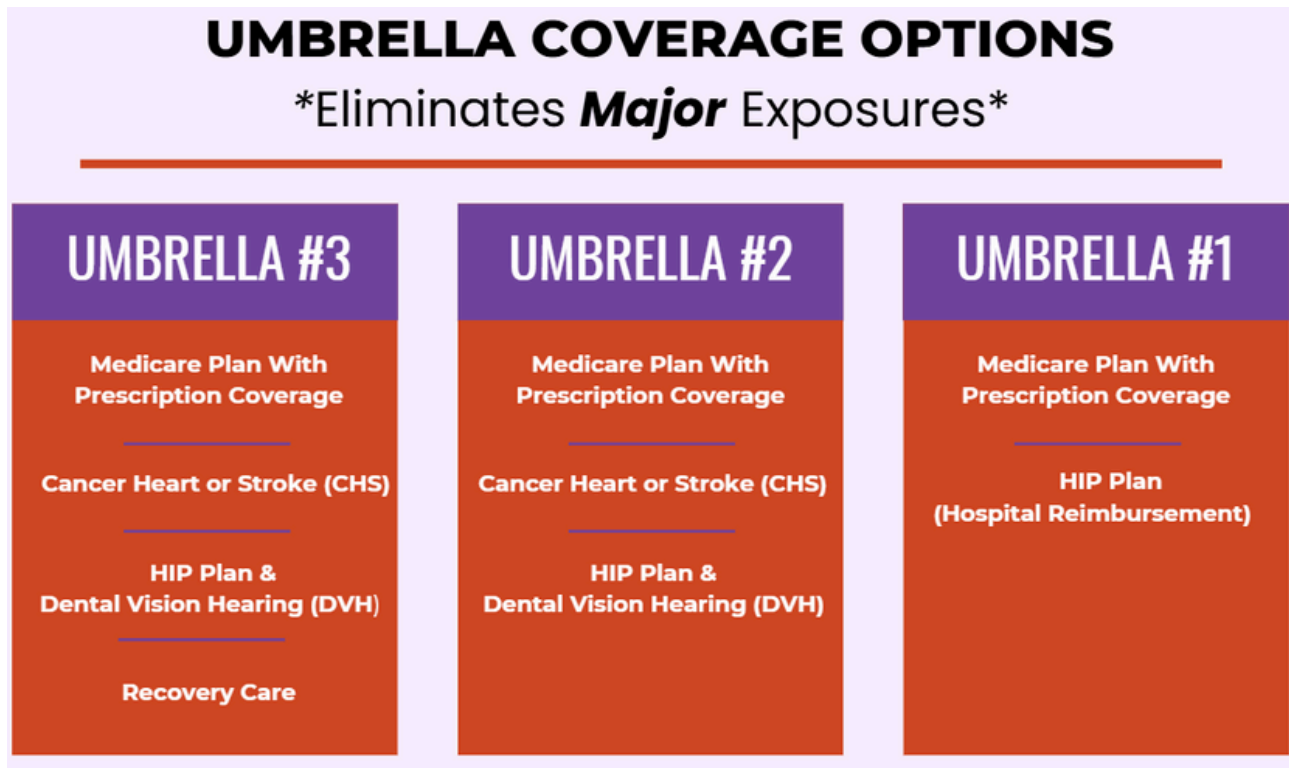
You will pay a premium ranging anywhere from \$75 - \$200 a month depending on where you live & what plan you go with. You are responsible for a one time annual deductible of \$257. No other co-pays are due.

Medicare Advantage

Medicare Advantage plans are Medicare-approved plans offered by private insurance companies. They are the opposite of how a Supplement works. They are an alternative to Original Medicare and they bundle Part A & B together.

Premiums are typically \$0 a month. You have a network with these plans and may need prior approval for certain services. Typically includes additional benefits & you will have out-of-pocket co-pays and deductibles.

While Medicare provides excellent coverage, **it doesn't cover everything**. There are other gaps in coverage you need to protect against to avoid high out-of-pocket costs. **This is where most people make mistakes**. It's very important & we highly recommend an Umbrella Coverage option to remove the risk to your finances so that you are not overpaying.



I understand this is a lot of information & can be a bit overwhelming. I have absolute confidence that you could take everything in this enrollment guide & go out on your own and put everything into action and get the results you previously felt were not possible.

BUT I'D LIKE TO PROPOSE A BETTER WAY. I'd like to offer you some additional help to get your Medicare enrollment done right without the stress & struggle. I would like to give you the opportunity to enroll with me. Best part....it's

100% COMPLETELY FREE TO YOU!!

Here's What You Get

FREE Enrollment Starter Pack

Medicare Roadmap



Way Maker Insurance Group
Medicare Roadmap
Timeline & Checklist

Medicare Cost Summary



ORIGINAL MEDICARE
WITH STANDARD ALONE DRUG PLAN

Masterclass Overview



MEDICARE OVERVIEW

Medicare Handbook



Medicare & You 2025

#1 FREE CONSULTATION : 1 hour no-hassle & no-obligation expert evaluation of your specific needs & discuss your options

#2 PRIORITY ENROLLMENT ASSISTANCE : Get help with enrollment & making plan changes, hassle-free

#3 ANNUAL PLAN REVIEW : Ensure your Medicare plan remains the best fit for you this year and every year after

#4 ONGOING CLIENT SUPPORT : Assistance with resolving any claims or billing issues

#5 EDUCATIONAL MATERIALS : Access to more free helpful guides & resources for confident decision making

#6 PEACE OF MIND GUARANTEE: Confidence knowing you have a Medicare Expert by your side every step of the way

Now you might be asking yourself, “why would I want to work with you?”

What difference does it make?

GLAD YOU ASKED!!!



Why Choose The Way Maker Team

Independent Brokers : We work with you & for you. Our loyalty is to YOU, not the insurance companies. We hold NO bias toward any particular carrier or plan

Unbiased Guidance : Access to plans from multiple companies to find the best option for YOU. We shop all plans in your area

Expert Medicare Knowledge : We specialize in simplifying the complex rules & we research so you don't have to

Cost Transparency : Our services are free to you - your premiums are the same whether you work with us or go directly to all of the different carriers



Why Choose The Way Maker Team

No Cost to You : There's absolutely no extra cost for having our support. Any help you receive from us does not affect the price you pay or the options available to you

Why It's a Win for You : You get personalized expert advice, ongoing support, and someone who advocates for you

If this sounds like something that would help & you are interested reach out at any time. Call or text, DM me, email or visit our website.

Thanks for taking the time to go through this guide I hope it helps.

God Bless!!



Joshua Heizer
Certified Medicare Specialist
770-765-7007



Medicare
Way Maker

WayMakerInsuranceGroup.com