

## **Health Focus**

### **December 28, 2020**

**Will you be offering your Getting Started with Medicare classes in the next few months? I'm turning 65 and have lots of Medicare questions.**

Unfortunately, due to COVID 19 restrictions on public meetings, in recent months I have not been able to present my class, **Getting Started with Medicare**, in libraries and through community programs. I will be resuming in-person classes once we are permitted to do so safely. You can find the most up to date class information at [www.Mutskoinsurance.com/seminars](http://www.Mutskoinsurance.com/seminars).

For those who are not familiar with this class **Getting Started with Medicare** offers attendees an in-depth overview of information they need to know before they enroll in Medicare.

For those who prefer to attend class from the comfort and safety of their home, I will present Getting Started with Medicare through ZOOM technology on Monday, February 8, 2021 from 6:30 to 8:00 p.m. Registration is through the Willoughby Eastlake Library at 440-942-7880. This event is only for educational purposes and no plan specific benefits or details will be shared.

If you are unable to join me for one of my classes, here are a few important points for you to keep in mind:

#### **Know when to enroll**

Your Initial Enrollment Period begins 3 months before the month you turn 65, includes the month you turn 65 and ends 3 months after the month you turn 65. Missing an enrollment deadline may mean you will have to pay a late enrollment penalty. Other rules and exceptions apply so be sure to find out when you should enroll.

#### **Learn what's covered and what's not**

Original Medicare does not cover 100% of your medical costs. There are co-pay, deductibles, co-insurance, and other expenses you will be responsible for. Original Medicare also does not provide coverage for overseas emergency care, routine vision, dental or hearing care. Learn about other options if you would like more comprehensive coverage.

#### **Learn the differences between Original Medicare, Medicare Advantage Plans and Medicare Supplements**

Medicare Advantage Plans and Medicare Supplements are two options for you to consider. One is an alternative to Original Medicare while the other helps cover some

costs not covered by Original Medicare. These plans have significant differences when it comes to costs, benefits, enrollment guidelines and how they work so it is important to understand them as you explore your Medicare coverage options.

You can find more information on my website at [www.Mutskoinsurance.com](http://www.Mutskoinsurance.com) or contact me with your questions. Call me at 440-255-2500 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com). I look forward to helping you.

Laura Mutsko  
Mutsko Insurance Services, LLC  
6982 Spinach Drive  
Mentor, OH 44060  
440-255-5700  
[www.mutskoinsurance.com](http://www.mutskoinsurance.com)