

FYR Legacy

Medicare Quick Guide 2025

Simple, Clear Answers for Your Medicare Choices



Licensed Insurance Agent — FYR Legacy Insurance Services

Not affiliated with or endorsed by Medicare or any government agency.

Service available at no additional cost to you.

Welcome

Medicare doesn't have to be confusing. This guide breaks down the basics into simple steps. Use it as a starting point, then reach out if you want personal help.

How to Use This Guide

- 1 Skim First, Revisit Later — Read through the highlights now, and return to the details when you're ready.
- 2 Mark What Applies to You — Circle or note the sections that match your situation (doctors, prescriptions, enrollment dates).
- 3 Take the Next Step — When you're ready, book a free Medicare call. We'll review your doctors, prescriptions, and budget together.

Medicare Basics

What Original Medicare Covers

- Part A — Hospital insurance (inpatient care, skilled nursing, hospice)
- Part B — Medical insurance (doctor visits, outpatient care, preventive services)

What It Does Not Cover

- Prescription drugs (Part D is needed separately)
- Routine dental care
- Vision exams, eyeglasses, or contacts
- Hearing aids or exams
- No cap on annual out-of-pocket costs

Medicare Advantage (Part C)

What It Is

All-in-one plan from private insurers. Combines Part A and Part B, usually with Part D (prescription drugs) and extra benefits in a single plan.

Pros

Bundled coverage (A, B, often D) in one card

Extra benefits: dental, vision, hearing, OTC, fitness

Annual out-of-pocket maximum for medical costs

Cons

Provider networks — check your doctors and hospitals

Prior authorizations for certain services

Benefits and costs can change each year — review annually

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Prescription Drug Coverage (Part D)

When You Need It

Required if you don't have creditable drug coverage through an employer, union, VA, or TRICARE. Most people enroll in Part D with Original Medicare or choose a Medicare Advantage plan that includes drug coverage.

What Varies by Plan

Different carriers — each insurer offers its own Part D plans

Different formularies and tiers — your medications may be covered under different tiers with different copays

Different costs — premiums, deductibles, and copays vary by plan

Late Enrollment Penalty

If you go 63+ days without creditable drug coverage after you're first eligible, Medicare adds a monthly penalty to your Part D premium for as long as you have Part D. The penalty is based on national guidelines and increases with each month you were uncovered.

Medicare Supplement (Medigap)

How It Works

Works alongside Original Medicare (Parts A & B) to help pay costs that Medicare doesn't cover fully.

What It Covers

Deductibles (Part A and Part B)

Coinsurance and copayments

Other “gaps” in Original Medicare coverage

Enrollment & Underwriting

Guaranteed issue window: You have a 6-month Medigap Open Enrollment Period that starts when you are both 65+ and enrolled in Part B.

After this window, you may face medical underwriting, meaning you can be denied coverage or charged more based on health conditions.

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Enrollment Periods You Need to Know

Initial Enrollment Period (IEP)

Your first chance to sign up for Medicare. It lasts 7 months — starting 3 months before the month you turn 65, your birthday month, and 3 months after.

Annual Enrollment Period (AEP)

October 15 – December 7 each year: Review and change your Medicare plans

Special Enrollment Periods (SEPs)

Certain life changes allow you to sign up or change coverage outside of IEP/AEP.

Moving to a new service area

Retiring and losing employer coverage

Other qualifying events like Medicaid eligibility changes

How to Compare Plans Wisely

- Check your doctors — make sure they're in-network
- Check your prescriptions — confirm coverage on the formulary
- Check your total costs — premiums, deductibles, copays, and annual out-of-pocket maximum
- Check extra benefits — vision, dental, hearing, over-the-counter, fitness programs, and more

Mistakes to Avoid

- Waiting too long (penalties)
- Choosing only by premium
- Ignoring networks and drug coverage
- Not reviewing yearly

About FYR Legacy

Our Mission

Helping families live well-kept, well-informed, and well-loved.

Who We Are

We bring 8 years of experience in the Life & Health insurance space.
Every agent on our team has grandparents—and we treat every client like family.

What You Can Expect

Licensed, independent agent — not tied to one company

Quarterly check-ins to keep your coverage working for you

Meet in person or by video — whatever you need

You pay nothing extra — our service is free

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Book Your Free Medicare Call

Choose a time that works for you. We'll review your doctors, prescriptions, and budget together. There's no cost and no pressure.

Book Online Now

<https://benefits.fyrlegacy.com/book-a-call>

Instant confirmation by text & email

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Compliance and Legal

Disclaimers

This guide is for educational purposes only.

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We are not connected with or endorsed by Medicare or any government agency.

Medicare Advantage (Part C) and Part D:

- Enrollment in a plan depends on the plan's contract renewal with Medicare.
- Benefits, premiums, costs, and service areas may change each year.
- Availability varies by county and carrier.

Before discussing specific MA or Part D plan details, a Scope of Appointment (SOA) must be completed (we provide this electronically or in person).

You pay nothing extra. If you enroll, we may be paid by the carrier; this does not affect your premium.

Consent and Privacy

By contacting us, you agree that a licensed agent may contact you by phone, text, or email about Medicare options. Message and data rates may apply. You can opt out at any time by replying STOP.

We safeguard your information and use it only to provide insurance guidance and services.

Accessibility and Other Resources

TTY 711. Language and disability accommodations available on request.

For a complete listing of plans in your area, contact 1-800-MEDICARE (1-800-633-4227) or visit Medicare.gov.

Licensing and Contact

Licensed in [list your states here].

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