URONE™ BENEFITS



WORKING PAST 65?

YOU MAY HAVE OPTIONS FOR YOUR HEALTH COVERAGE.

Turning 65 doesn't necessarily mean you have to leave your employer's health plan.

If you're actively working and covered by your employer's group health plan, you may have a decision to make when you become eligible for Medicare.

COULD MEDICARE SAVE YOU MONEY?

For some employees, transitioning to Medicare may provide an opportunity to reduce their overall healthcare costs. For others, remaining on the employer plan may be the better option.

THE ANSWER DEPENDS ON SEVERAL FACTORS, INCLUDING:

- Your employee contribution toward the company health plan
- Medicare Part B premiums and potential IRMAA surcharges
- Deductibles and out-of-pocket costs
- Prescription drug needs
- Provider and hospital preferences
- Spouse or dependent coverage
- HSA eligibility and contributions
- Your expected healthcare utilization

COMPARE BEFORE YOU DECIDE.

THERE ISN'T ONE ANSWER THAT'S RIGHT FOR EVERYONE.

A Medicare review can help you compare the cost and coverage of your employer plan with your Medicare options before making a decision.

YOUR EMPLOYER PLAN		YOUR MEDICARE OPTIONS
• Monthly employee premium		• Medicare Part B premium
• Deductible		• Medicare Supplement or Medicare Advantage premiums
• Maximum out-of-pocket	VS.	• Part D prescription coverage
• Copays and coinsurance		• Deductibles and out-of-pocket exposure
• Prescription coverage		• Provider access
• Employer HSA/HRA contributions		• Prescription costs

YOU MAY BE able TO:

STAY ON YOUR EMPLOYER'S HEALTH PLAN

Continue your current medical coverage through your employer and delay certain parts of Medicare.

TRANSITION TO MEDICARE

Enroll in Medicare and select coverage that complements Original Medicare, such as a Medicare Supplement and Part D prescription drug plan, or consider a Medicare Advantage plan.

LET'S REVIEW YOUR OPTIONS.

Scan the QR code below to schedule your **1-on-1 Medicare Review** with a UROne Benefits advisor at a time that works best for you.

URONE BENEFITS

Or visit:
calendly.com/urone-benefits

STILL WORKING? TIMING MATTERS.

If you are actively working past age 65 and covered through an eligible employer group health plan, you may be able to delay Medicare Part B without **a late-enrollment penalty.**

However, Medicare rules vary depending on your employer coverage and circumstances. HSA contributions also require special consideration when enrolling in Medicare.

Don't make changes to your employer coverage until you've reviewed your individual situation.

URONE BENEFITS CAN HELP.

Our Medicare advisors can provide education and help you understand how your employer coverage compares with your Medicare options.

The goal isn't to move you off your employer plan—it's to help you understand your options and make an informed decision.

Medicare eligibility and coordination-of-benefits rules vary based on employer size, employment status, and individual circumstances.
This material is for educational purposes and should not be considered a determination of Medicare eligibility or primary/secondary payer status.