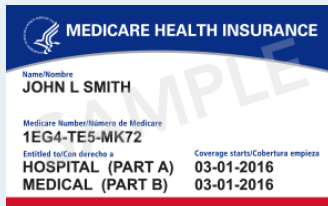




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**Medicare Made Easy!**

**What Does Medicare Cover?**

- **Medicare A** partially covers hospital, skilled nursing care, nursing home care, hospice and home health services.
- **Medicare B** partially covers doctor's visits, surgical services, physical/speech therapy, lab, testing, medical equipment, etc.



- **Enroll in Medicare A & B:**  
 3 months before and after your 65th birthday, you are eligible to enroll in Medicare A & B.
- **Apply For Medicare A & B**  
 3 ways to enroll:
  - 1) Apply online at Social Security
  - 2) Visit your local social security office
  - 3) Call 1-800-772-1213



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**CONTACT US**

We are free service that works on your behalf to help you make an educated decision on your Medicare plan options.

KBenefits Insurance Services works with the major Medicare carriers so you can easily compare all your medicare plan options find the best plan for you.

**Your Medicare plan options**

- Learn about Medicare A & B
- Medicare supplement plans
- Medicare health plans
- Medicare prescription plans

**Other Benefits**

- Dental plans
- Vision plans
- Hearing plans
- Social Security Seminars

**Call 732-333-1976**

Christopher S. Kudryk  
 Insurance ~ Medicare ~ Retirement

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*Medicare-NJ.com makes it easy for individuals & small business owners to learn about their medicare plan options finding the plan that is right for you. Contact us today for all your Medicare plan options!*



*Medicare Licensed, Certified & Appointed*  
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*Christopher S. Kudryk*  
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**732-333-1976**



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**Medicare Supplements**

(MEDIGAP)

Medicare Supplement plans are also known as Medigap plans. The plans help plug the gaps that Medicare A and B do not cover. Medigaps plans range from Plan A to Plan N.

You must have Medicare A & B to enroll. Plans A thru N provide various levels of coverage to provide options to reduce your out of pocket costs. Plan G is a popular choice for many seniors.

Medicare Supplement plans are accepted by a vast majority of doctors and hospitals nationwide. If your doctor accepts Original Medicare then they will accept your medicare supplement plan.

 Call 732-333-1976

Reliable Advice, Superior Customer Service

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**Medicare Health Plans**

(MAPD)

Medicare Advantage Health plans combine Parts A & B + D into a single health plan, referred to as Part C.

MAPD's/Part C plans require you go a limited network of doctors and hospitals to receive coverage.

Out of pocket expenses. Members are required to pay copays, deductibles and coinsurance for covered medical services.

Medicare Advantage Plans can include extra benefits that Original Medicare doesn't cover such as: discount or preventative dental, basic vision coverage, hearing and health club discounts.



Multiple Quotes, Multiple Carriers



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**Prescription Drug Plans**

(PDP)

Prescription Drug plans are referred to as Part D. You'll want to enroll in a Part D prescription plan if you are enrolled in a Medicare Supplement plan.

With Medicare Part D, you and the insurance carrier share the cost of your medications. Expenses at the pharmacy go to your out-of-pocket costs.

Part D prescription drug plans have four standardized coverage phases which include:

- Deductible phase
- Initial Coverage phase
- Coverage Gap phase
- Catastrophic phase



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