

FREE GUIDE — 2026 EDITION

# Medicare Made Simple

Everything you need to know about Medicare Advantage, Medicare Supplements, and Part D — without the confusion.

**65+**

Turning 65?  
This is for you

**3 Plans**

Types clearly  
explained

**\$0**

Our advice  
costs nothing

# What You'll Learn

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## Medicare Basics — Parts A, B, C & D Explained

What each part covers and what it costs you

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## Medicare Advantage vs. Medicare Supplement

The critical difference most people get wrong

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## Enrollment Windows — Don't Miss Your Deadline

When to enroll and what penalties to avoid

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## How to Choose the Right Plan for Your Situation

A simple 5-question framework

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## 2026 Medicare Cost Updates

Part B premium, deductibles, and what changed

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## Your Medicare Enrollment Checklist

Step-by-step action items before you turn 65

### A note from Rodney

"Medicare shouldn't be complicated. I work with dozens of carriers so you get the right plan for your health needs and budget — not just whatever's available in one company's portfolio. This guide gives you the knowledge. When you're ready, I'll do the heavy lifting."

# Medicare Basics

Parts A, B, C & D — what each one does and what it costs.

**A**

## Hospital Insurance

Covers inpatient hospital stays, skilled nursing, hospice, and some home health care. **Most people pay \$0 premium** if they or a spouse worked 40+ quarters.

**B**

## Medical Insurance

Covers doctor visits, outpatient care, preventive services, and durable medical equipment. **2026 standard premium: \$185.00/month.**

**C**

## Medicare Advantage

Private insurance that bundles A+B (and usually D). Often includes dental, vision, and hearing. **Many plans have \$0 premium.** Networks are local.

**D**

## Prescription Drug Coverage

Covers prescription drugs. Sold as standalone plans (PDPs) or bundled into Advantage plans. **Skipping Part D can trigger a permanent late penalty.**

### **Important: Original Medicare vs. Medicare Advantage**

Original Medicare is Parts A + B directly from the government. Medicare Advantage (Part C) is a private alternative that replaces Original Medicare. You cannot have both at the same time — you choose one path.

# Advantage vs. Supplement

The most important Medicare decision you'll make.

| Feature               | Medicare Advantage                    | Medigap Supplement                                  |
|-----------------------|---------------------------------------|---|
| Monthly Premium       | \$0-\$100+                            | \$80-\$300+   |
| Network Restrictions  | HMO/PPO network                       | Any doctor accepting Medicare                       |
| Out-of-Pocket Maximum | Yes (up to ~\$8,900)                  | Often \$0 (Plan G/N)                                |
| Dental/Vision/Hearing | Often included                        | Not included  |
| Predictability        | Variable copays                       | Very predictable costs                              |
| Best For              | Healthy, budget-conscious, local care | Chronic conditions, frequent travel, predictability |

## The Bottom Line

There's no universally "better" choice — it depends on your health, finances, and doctors. That's exactly why an independent broker like Rodney, who works with dozens of carriers, can find the right fit. A captive agent can only sell one company's plans.

# Don't Miss Your Window

Medicare enrollment has strict deadlines. Missing them can mean gaps in coverage or permanent premium penalties.

## Initial Enrollment Period (IEP)

### 7-month window around your 65th birthday

Starts 3 months before your birthday month, includes the birthday month, and extends 3 months after. **Enroll in Part B during this window to avoid a 10% permanent penalty for each 12-month period you wait.**

## Annual Election Period (AEP)

### October 15 – December 7 every year

The main window to switch between Medicare Advantage plans, switch from MA to Original Medicare, or change your Part D drug plan. Changes take effect January 1.

## Special Enrollment Period (SEP)

### Triggered by qualifying life events

Losing employer coverage, moving out of a plan's service area, or qualifying for Extra Help can trigger a Special Enrollment Period that lets you enroll or change plans outside normal windows.

### Still on Employer Coverage After 65?

If you have creditable coverage through an employer (yours or a spouse's), you can delay Part B without penalty. But once that coverage ends, you have a Special Enrollment Period to sign up — don't miss it.

# How to Choose + Your Checklist

Answer these 5 questions to point yourself toward the right plan type.

**1 Do you have chronic conditions requiring specialist care?**  
Yes → Medigap Supplement. No → Advantage may work.

**2 Do you travel frequently or live in multiple states?**  
Yes → Medigap (nationwide network). No → Advantage is fine locally.

**3 Is minimizing monthly premium your top priority?**  
Yes → Advantage (often \$0 premium). No → Medigap for cost certainty.

**4 Do you want dental, vision, and hearing coverage bundled in?**  
Yes → Medicare Advantage often includes these at no extra cost.

**5 Do you want completely predictable healthcare costs?**  
Yes → Medigap Plan G nearly eliminates out-of-pocket surprises.

## ✓ YOUR ENROLLMENT CHECKLIST

- Sign up for Medicare.gov account
- List all current medications
- Decide: Advantage or Supplement?
- Check income for IRMAA surcharges
- Confirm your IEP start date
- List your preferred doctors
- Compare Part D drug plans
- Call Rodney — free consultation



# Ready to Find Your Perfect Medicare Plan?

Rodney works with dozens of carriers across 26 states — so you always get the right plan at the best rate, with no pressure and no sales gimmicks.

[Schedule Your Free Medicare Review](#)

[legacywealthservices.com/schedule](https://legacywealthservices.com/schedule)

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