

Q: How do you go about finding an agent?

A: Go to www.medicare.gov. You can search local agents to work with. If you'd like to work with M3 you can obtain Virginia's information [here](#); this is posted on the district intranet benefits page.

Q: Can you use Senior Care and Plan D for prescriptions?

A: You can only use one or the other – not both. You can use Senior Care for low income individuals or Plan D.

Q: If I'm 67 years old when I retire and already have Medicare part A what do I need to do?

A: Yes you need to sign up for Part B. At that same time you can look into the supplemental drug and/or Medicare part c advantage. You can do that online or call in. Virginia at M3 can also provide the forms to the district folks can use. Please make sure you start looking into your options 3 months before your 65th birthday (or before your retirement).

Q: Can you switch your Medigap plan each year?

A: Any time you switch from Medigap to Medigap they may require you to answer medical questions. If you answer yes to any of the 4 questions they may decline coverage.

Q: Can you switch from a Humana Medigap plan to another Human plan?

A: Most carriers have one supplement plan so you could switch from one carrier's supplement plan to an advantage plan because you're dropping in coverage.

Q: Do you still have 12 months to switch to a gap plan?

A: Yes, the government gives you the first 12 months after you sign up for a Medicare Advantage plan to move to a Medigap/Supplement plan. They do this because advantage plans are so much different. It gives you time to figure out if the plan is right for you. Again please make sure you start looking into your options 3 months before your 65th birthday (or before your retirement).

Q: Will there be a recording of today's presentation?

A: Yes, the district will have a copy of the Medicare Session available on their intranet site for folks to view.

Q: The \$144.60 comes out of your social security check. Does the Medigap/Supplement and Part D plan also come out of your social security check?

A: No it doesn't. Only plans B & D can come out of your social security check. Supplemental premiums cannot be pulled from your social security check. You would pay that by sending in a check monthly or they could do auto withdrawal from your checking.

Q: Is plan F no longer available as of 1/1/20?

A: Correct. Plan F is no longer available as of 1/1/20 but if you were eligible for plans A & B prior to 1/1/20 you can still elect plan F. Plan G is the most similar to F.

Q: When you do the average supplemental cost of \$140 is there added cost to plan G?

A: No that is with all the riders included.