

Save Hundreds of Dollars Every Month! Get Your “Extra Benefits” and Save BIG!

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One of the most frequent questions I get asked is, “I see ads saying I can get my Medicare premium back. How do I do that?” To get the money back, you need to qualify for Medicaid (\$1,740.00/month for a single person in 2024/\$2,400.00 for a couple). Many people DO qualify for a reduced or subsidized premium, however, most people do NOT!

Medicare Advantage Plans offer rich “extra benefits” packages, however, not every plan offers ALL these benefits. When they are added up, the savings often exceed the \$174.70 Part B monthly premium (in 2024) you pay. In fact, you MAY save enough from the benefits to be reimbursed the premium amount. How, you ask?

1. Use the gym membership attached to the plan. Aside from the obvious benefits of being healthier and in better physical shape, your gym membership is accepted by almost ALL the gyms in Las Vegas and Henderson. The LEAST expensive gym membership I paid was about \$39.00 monthly and the most expensive one was \$60.00/month – and as a Health and Physical Educator for 35 years, I joined a LOT of gyms. We will average this out and attach a monthly savings to you **of \$50.00/month** if you exercise regularly.

2. Use mail order for your monthly prescriptions. Most plans have a mail order option that charges low or NO cost for generic medications. You can get a 100-day supply mailed to you at no cost, you can set it up for auto ship, and then you save time AND the expense of driving to the pharmacy. A typical generic prescription will run around \$4.00 a month. I have many clients taking several prescriptions, so we’ll base this on 4 monthly prescriptions. Adding in gas and wear and tear on your car engine and tires, we’ll put this down **for a savings of \$20.00 a month.**

3. Over-the-Counter Benefits: Most plans have an Over-the-Counter component, allowing you to get up to \$25.00 a month in vitamins, lotions, medications, diabetic supplies, antacids, and personal hygiene items. This is a savings you will realize at the supermarket or drug store. On average, **the monthly savings back into your pocket is \$25.00!**

If you’re keeping tabs, that’s \$95.00/month savings already!

4. **Rides to and From the Doctor:** Some plans give you up to 24 one-way rides in a bus, van, Uber, or Lyft. They will drive you up to 40 miles each way AND take you to the pharmacy if necessary to fill a prescription. Depending on how many doctors you see and how frequently, and then factoring in the prices at the gas pump or for an Uber ride, this could be **a savings of as much as \$60.00/month!**



5. Most plans have **a vision benefit** – you get free eye exams and up to \$300.00 for lenses and frames. You get **free hearing exams** and a reduced cost on hearing aids. You also get between **\$2,000 and \$4,000.00 annually for dental** exams, x-rays, cleanings, and major dental work. We'll average all of these out to about **a \$250.00 a month savings**.



6. **Prescription Drug Coverage:** Most Advantage Plans include prescription drug coverage at no additional premium cost. The average PDP plan for 2024 is around **\$40.00/month**.



7. **Flex Card:** Depending on the plan and company you choose, the Flex Card can be used for dental, vision, hearing benefits of \$500-\$1,000 over and above what you already get. Averaging this at \$750.00, that is an additional **\$62.00/month in savings** if you use it.



Adding up the value of the benefits, your \$174.70 each month could save you an average of about \$550.00 a month if all the benefits were used. Now, we know you won't use all of them each month, nor will you use the maximum every time. However, **it is EASY to see how you can get back MORE than your \$174.70 monthly by using just a few of them**. Then add in no cost primary care and specialist doctor visits, labs, and hospitalizations, and you can see why these plans are so popular.

Want to learn more. **GREAT!** Reserve your "Complete Plan Search Session" now and make your life easier. **You tell me what you need, I can show you where to find it!**
Call, text or email me to set up your 30-minute in-person or phone meeting!

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