

Medical Bill Sharing For Seniors

A Medi-Share Option For Your Transition To Medicare

Medi-Share 65+



Your Health Care At 65+

You're about to reach age 65—a milestone year in life. Turning 65 brings important changes to your Health Care, including:

- Enrolling in Medicare Part A & Part B
- Purchasing supplemental coverage after enrolling in Medicare
- Enrolling in Medicare Part D for your prescription needs

Life at age 65 and beyond often coincides with increased costs in medical care, so it's important that you consider enrolling for Medicare as soon as possible once you're eligible.

However, Medicare's coverage can create financial gaps for seniors needing additional medical care, leaving some with a stack of unpaid medical bills and for those on a fixed income, these costs can be significant. That's why Medi-Share is here to provide an affordable option to fill those gaps with a trusted community that supports and believes in the Biblical way to do health care.

When I Turn 65, What Happens To My Current Medi-Share Membership?

We encourage all members to take advantage of their Medicare benefit. After you turn 65, you must transition from Medi-Share to our Medi-Share 65+ program. You can stay a part of the Medi-Share community and take advantage of Medicare at the same time.

Introducing Medi-Share 65+

Medi-Share 65+ is a unique medical bill sharing program for seniors 65 and older enrolled in Medicare Parts A and B. It is designed to fill in the gaps in health care needs that Parts A and B don't address, so you can have peace of mind moving forward in this new season of life.

In short, Medi-Share 65+ starts where Medicare stops. Like Medi-Share Complete, members share in the potion of your eligible medical bills that Medicare leaves behind, including:

- Medical Copayments
- Medicare Part A & B Deductibles
- Hospitalization Costs
- Skilled Nursing Facility Care
- Durable Medical Equipment
- Out of Country Urgent Care

How to Join

To sign-up for Medi-Share 65+, you must first enroll in Medicare Parts A & B anytime during the 3 months prior to your 65th birthday month or the 3 months following.

Current Medi-Share members enrolled in Medicare who sign up for Medi-Share 65+ should transition within 90 days of their 65th birthday. There is no medical review for Medi-Share members who transition to Medi-Share 65+.

Medi-Share 65+ provides an alternative to Medicare Part C (also known as Medicare Advantage) and MediGap supplement insurance plans.

If you value a more affordable option and want a partnership with a Christian community supporting each other's medical bills, then Medi-Share 65+ is the right choice for you.

Medicare Overview

Medicare is health insurance for people ages 65 and older. You're first eligible to sign up for Medicare 3 months before you turn 65.

Medicare covers most (but not all) of the costs for approved health care services and supplies. After you meet your deductible, you pay your share of costs for services and supplies as you incur them. There's no limit on what you'll pay out-of-pocket in a year unless you have other coverage options (like MediGap, Medicare Part C, or Medi-Share 65+).

Parts A, B, C, & D at a Glance

MEDICARE PART A: Hospital Insurance

- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facilities, hospice, and home health care

MEDICARE PART B: Medical Insurance

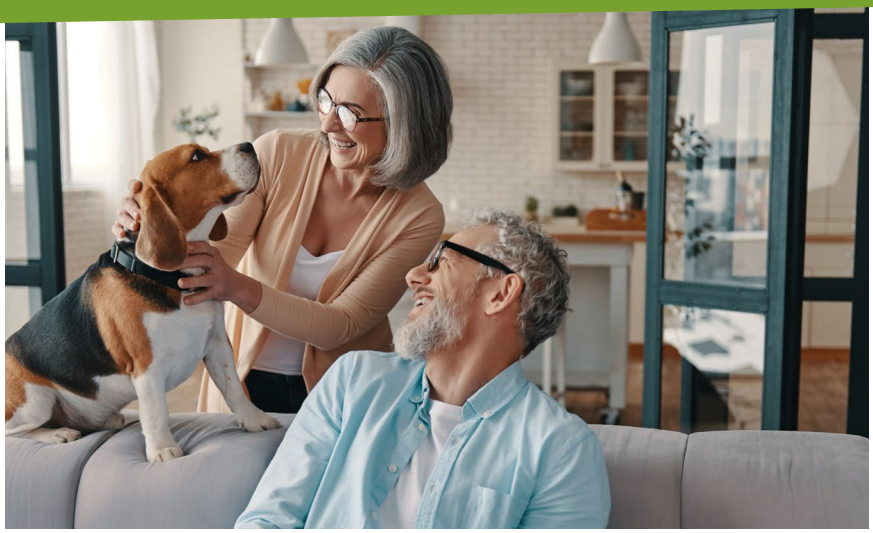
- Helps cover doctors' (and other health care providers') services, outpatient care, durable medical equipment, mental healthcare, and home health care
- Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

MEDICARE PART C: Medicare Advantage

- Offers health plan options run by Medicare-approved private insurance companies.
- Medicare Advantage Plans allow a private insurance company to manage your health care needs through provider networks.
- Allow a private insurance company to manage your health care needs that are covered under Part A, Part, B and Part D.
- Some Medicare Advantage Plans may include extra benefits for an extra cost. Most Medicare Advantage Plans cover at least some prescription drug costs. Copays and Co-insurance are typically applicable for most services.

MEDICARE PART D: Prescription Drug Coverage

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs
- Run by Medicare-approved private insurance companies
- **Part D Late Enrollment Penalty:** A permanent additional fee may be added to your monthly Medicare Part D premium if you go 63 or more consecutive days without Part D or other creditable prescription drug coverage after your Initial Enrollment Period.



Medicare Quick Facts

Enrollment Windows

Initial Enrollment Period
Your initial enrollment period is 7 months long. It makes up the first 3 months before your 65th birthday month, your actual birthday month, and the 3 following months. We recommend you sign up early to avoid delays in coverage.

General Enrollment Period
For those who don't sign up when first eligible, general enrollment for Parts A & B is January 1 - March 31 each year. Your coverage starts in the month after you sign up. For Parts C & D, the annual general enrollment period is October 15 - December 7.

Premiums & Deductibles

Medicare Part A Premium
Most people don't pay Medicare Part A premiums, as they qualify for premium-free Medicare Part A through social security. However, if you don't qualify for premium-free, you can pay a monthly premium to then qualify instead.

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Medicare Quick Facts

Premiums & Deductibles (continued)

Medicare Part B Premium
In 2026, most people pay the standard premium amount of $202.90. Premiums are higher if your earnings fall into higher income brackets.

Visit **www.medicare.gov** for more information on enrollment periods, costs, and what Medicare does and doesn't cover.

Medicare Part A Deductible
In 2026, the inpatient hospital deductible is $1,736 per benefit period.

Medicare Part B Deductible & Co-Insurance
In 2026, once you have met your annual deductible of $283, you will typically pay 20% of the Medicare-approved amount.

What Medicare Doesn't Cover

While Medicare Parts A & B help with the costs of medical care, they don't cover any deductibles or co-pays (like those listed above) or other out-of-pocket medical expenses, including prescription drugs, dental, hearing, or vision care.

Many of these common medical expenses leave seniors with the choice to either pay these bills on their own or pursue supplemental coverage like Medigap or Medi-Share 65+ or enroll in an insurance plan like Medicare part C.

Visit **www.medicare.gov** for more information on enrollment periods, costs, and what Medicare does and doesn't cover.



Medicare Decisions

STEP 1

Enroll in Medicare Parts A & B

Enroll in Medicare

STEP 2

Contact Medi-Share about Medi-Share 65+

Medicare Advantage Plan?

Contact Medi-Share 65+ for More Info

STEP 3

Choose Supplementary Program

Choose Supplementary Program

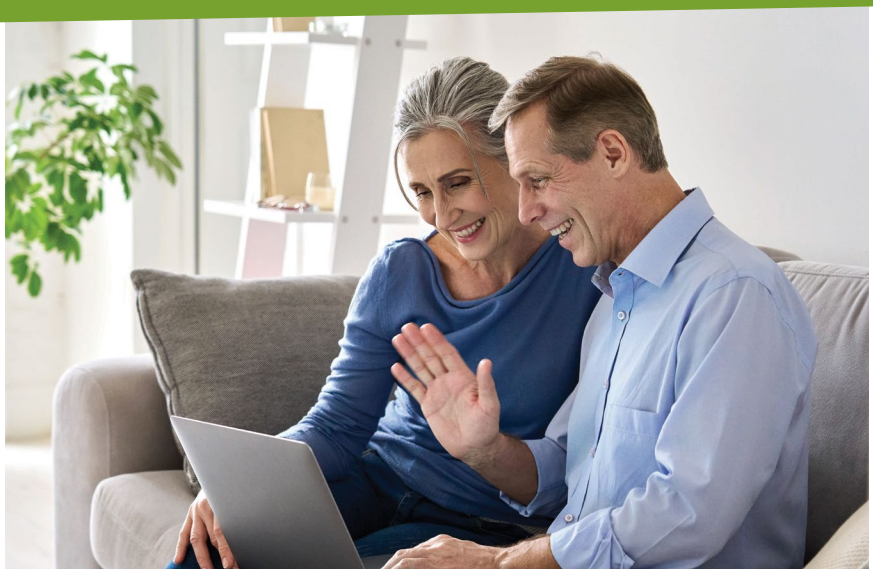
Medi-Share 65+

Other

STEP 4

Enroll in Medicare Part D

Medicare Part D Prescription Plan



Medi-Share 65+ In Depth

Our new **Medi-Share 65+** program gives you a **more affordable health care option** and **peace of mind** knowing your supplemental medical bills beyond what Medicare pays are shared by an **authentic, trusted Christian community that supports the Biblical way to do Health Care.**

As a Medi-Share 65+ member, **you'll enjoy these special perks:**

- A $500 AHP
- $99/Month until age 75
- 24/7 Telehealth Access
- No annual or lifetime limits
- Dental savings program*
  **separate from MS65+ sharing/eligibility*
- Prayer and Support

Medi-Share 65+ shares in **health care costs** including:

- Medical Copayments
- Medicare Part A & B Deductibles
- Hospitalization Costs
- Skilled Nursing Facility Care
- Durable Medical Equipment
- Out of Country Urgent Care

How Medi-Share 65+ Is Different From Other Medigap Programs

MediGap programs, or Medicare supplemental plans, are offered by private insurance companies and are regulated by the government. These programs provide varying levels of coverage at various costs. Some plans cover nearly all costs Medicare doesn't pay, while others cover lower percentages or completely exclude certain coverages.

Unlike other MediGap programs, Medi-Share 65+ is designed to provide a more cost-effective option to help comprehensively fill these Health Care gaps. Medi-Share 65+ invites seniors like you to be part of a thriving Health Care Sharing Ministry.

How Medi-Share 65+ Interacts With Medicare

Once you have met your $500 Annual Household Portion (the portion of your bills you're responsible for), 100% of your eligible medical bills (that Medicare doesn't pay) will be shareable by your fellow Medi-Share 65+ members.

Medi-Share 65+ acts as secondary payer to Medicare A & B and therefore anything that Medicare covers will be considered for sharing, provided it conforms to Medi-Share 65+ lifestyle guidelines. If Medicare A & B considers a medical condition ineligible for coverage, it will be considered ineligible for sharing under Medi-Share 65+ guidelines.

Medi-Share 65+ Costs & Enrollment

Monthly Cost:

- $99 per month for 65-74 year olds
- $150 per month for 75 and older

Annual Household Portion:

Medi-Share 65+ Members have a $500 annual responsibility, referred to as an Annual Household Portion (AHP). Member sharing begins once the AHP is met.

How Can I Enroll?

Here's an **easy, step-by-step process** for you to **stay a part of the Medi-Share community and transition to Medi-Share 65+:**

STEP 1: Enroll in Medicare Parts A & B

Enroll in Medicare Parts A & B during your initial enrollment period.

STEP 2: Speak With A Member Of Our Medi-Share 65+ Concierge Team, Call 833-902-4253

STEP 3: Enroll In Medi-Share 65+ On Your 65th Birthday

Fill out and submit a Transition Form to move into the next chapter in your life.

IMPORTANT FACTS:

- You *must* have Medicare Parts A & B to qualify for Medi-Share 65+ enrollment via transition form found in the Forms section of your Member Center.
- No additional screenings, medical reviews or fees are required for transitioning members to enroll.
- Once you turn 65, there are no age restrictions to enroll in Medi-Share 65+.
- Current Medi-Share members must transition to MS65+ within 90 days of their 65th birthday or be unenrolled from Medi-Share complete at the end of their Medicare Open Enrollment Period.

Ready To Have Peace Of Mind With Medi-Share 65+?

Call **833-902-4253** Or Visit
Medishare.com/Sixty-Five To Learn More

Medi-Share 65+

For more information about **Medi-Share 65+** or for assistance with joining, please call **833-902-4253.**

DISCLOSURES

The information about Medicare contained herein has been compiled using the official Medicare resources below:

Medicare and You

The official US Government Medicare handbook which is available free of charge at any Social Security Office or online at www.medicare.gov

The official Medicare website.

IMPORTANT NOTE: Although we are providing you relevant information from these sources, ultimately, Medi-Share should not be your primary resource for Medicare information. If you have additional questions about Medicare, please refer to these documents directly or call Medicare at 1-800-MEDICARE (1-800-633-4227) to get the most current information.

If you have specific questions about Medi-Share 65+, please call Medi-Share at 833-902-4253.

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833-902-4253

MediShare.com/sixty-five