



NATIONAL BENEFIT  
CONSULTANTS, INC.

*Your Partner in Healthcare Benefits*

(<http://www.nbcibenefits.com/>)

*Individuals Tab*

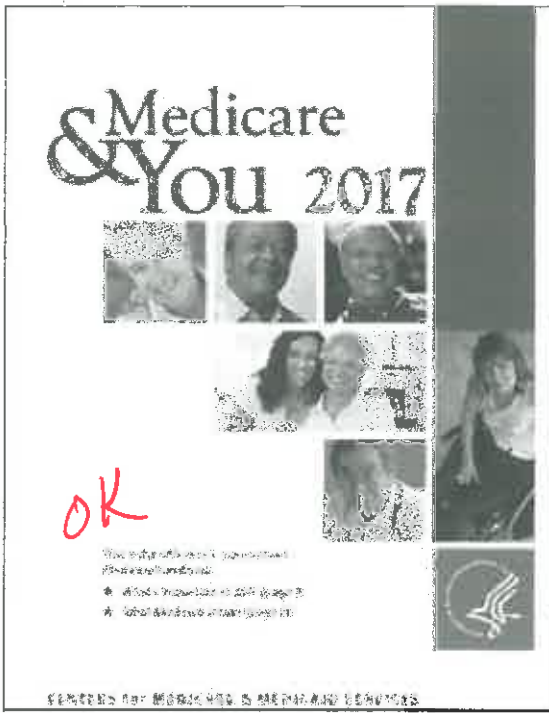
-Understanding Medicare

## NBCI Makes Understanding Medicare Easy!

We want you to easily understand Medicare. When you call us, we will explain key information to you in simple, easy to understand terms and assist you in finding the right Medicare plan for you.

Need Answers Now?

To better familiarize yourself with Medicare and for answers to commonly asked questions, we highly recommend reviewing the publications below from Medicare.gov (<https://www.medicare.gov/>).



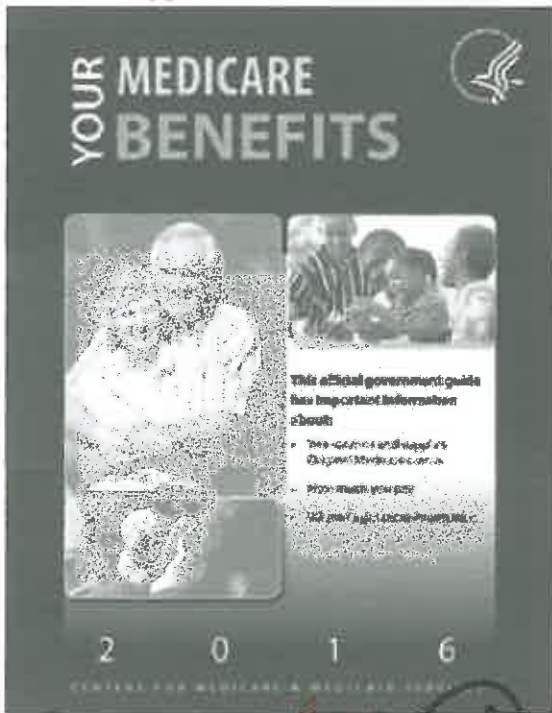
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*need 2017*

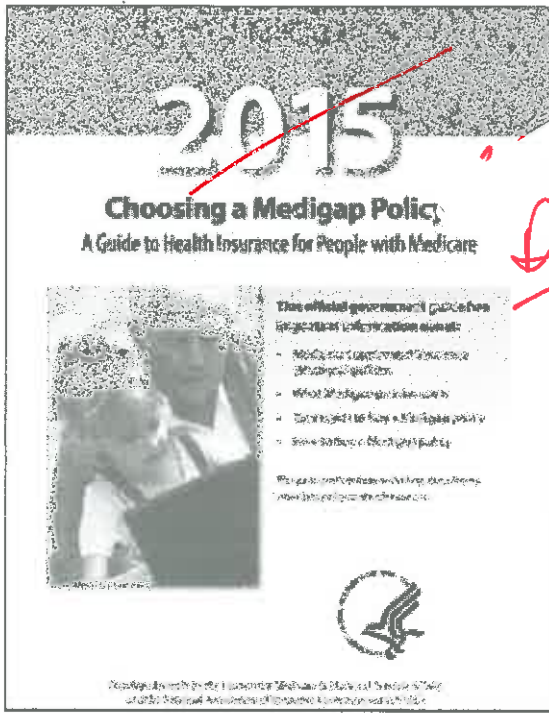


*See email updates sent to Bonnie 3.14.17*

*#2 Replace w/ 2017 Medicare Costs - (1-4) written page now*

(/wp-content/uploads/2016/10/16-Your-Medicare-Benefits.pdf)

(/wp-content/uploads/2016/10/16-Medicare-Costs.pdf)



(/wp-content/uploads/2016/10/Medicare-choosing-a-medigap.pdf)

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*replaced w/ new copy PDF #3*

SSA.pdf)

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Download PDF (/wp-content/uploads/2016/10/16-Your-Medicare-Benefits.pdf)

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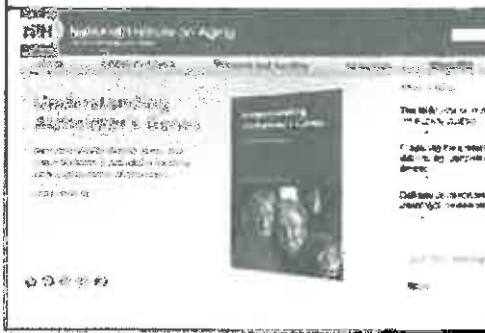
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*EDIT #4 Add PDF "Who Pays First"  
#5 - Add PDF "Social Security - Apply Online"  
#6 Add PDF - "Update 2017" (no link)*

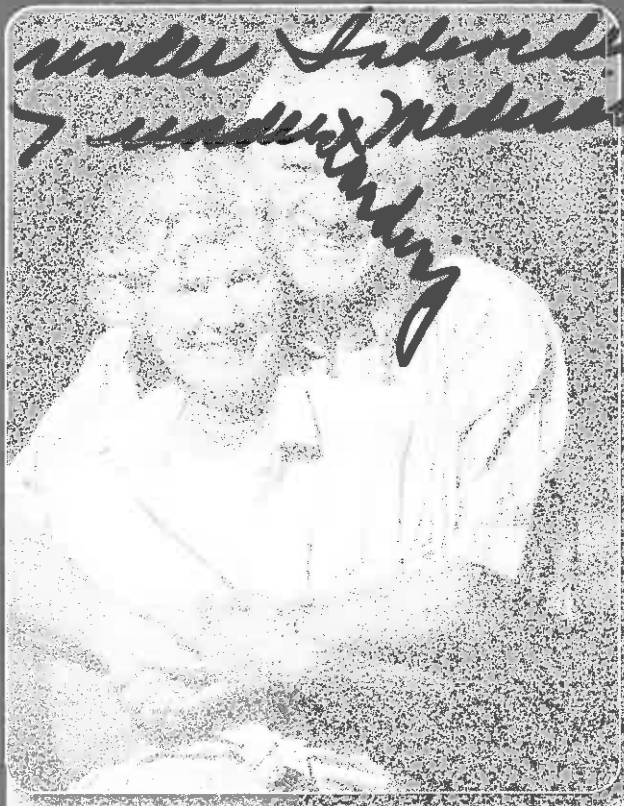
NEWS TAB - MEDICARE RESOURCES

MOVE THESE 5 PDFs TO THE INDIVIDUAL TAB - Understanding Medicare



replace pic w/current. Delete

# YOUR MEDICARE BENEFITS



**This official government guide has important information about:**

- The services and supplies Original Medicare covers
- How much you pay
- Where to get more information

*1 of 68 pages.*



*Replaces 2016*

2

0



1

7

*41*

*This copy replaces PDF named 2016 Medicare Costs (Has man's photo & bird on cover) 1 of 4*

## Replaces PDF #2 2017 Medicare Costs

### Medicare Part A (Hospital Insurance) Costs

#### Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$413 each month.

#### Hospital Stay

In 2017, you pay

- \$1,316 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$329 per day for days 61–90 of each benefit period
- \$658 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

#### Skilled Nursing Facility Stay

In 2017, you pay

- \$0 for the first 20 days of each benefit period
- \$164.50 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

### Medicare Part B (Medical Insurance) Costs

#### Part B Monthly Premium

The standard Part B premium amount in 2017 is \$134 (or higher depending on your income). However, most people who get Social Security benefits pay less than this amount. This is because the Part B premium increased more than the cost-of-living increase for 2017 Social Security benefits. If you pay your Part B premium through your monthly Social Security benefit, you pay less (\$109 on average). Social Security will tell you the exact amount of your Part B premium. You pay the standard premium amount if:

- You enroll in Part B for the first time in 2017.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$134.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:

If your yearly income in 2015 was			You pay (in 2017)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	N/A	\$187.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	N/A	\$267.90
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$348.30
above \$214,000	above \$428,000	above \$129,000	\$428.60

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**Part B Deductible—\$183 per year**

**Medicare Advantage Plans (Part C) and  
Medicare Prescription Drug Plans (Part D)  
Premiums**

Visit [Medicare.gov/find-a-plan](http://Medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit [shiptacenter.org](http://shiptacenter.org) or call 1-800-MEDICARE.



## Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2015 was			You pay (in 2017)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	N/A	\$13.30 + your plan premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	N/A	\$34.20 + your plan premium
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$55.20 + your plan premium
above \$214,000	above \$428,000	above \$129,000	\$76.20 + your plan premium

### 2017 Part D National Base Beneficiary Premium — \$35.63

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [Medicare.gov](http://Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](http://Medicare.gov).

*2017 Medicare Costs*

*4 of 4*



CMS Product No. 11579  
Revised November 2016



Social Security

Medicare

[www.socialsecurity.gov](http://www.socialsecurity.gov)

replaces old  
VERSION  
put under Individuals  
under: Understanding  
Medicare

1 of multiple  
pages

PDF #3



Medicare & Other Health Benefits:

Your Guide to

# Who Pays First

CENTERS FOR MEDICARE & MEDICAID SERVICES

*New PDF for sites (36 pages)*

*Add to: Individuals Tab  
under: Understanding Medicare*

*# 4 edit*

**This official government  
booklet tells you:**

- How Medicare works with other types of coverage
- Who should pay your bills first
- Where to get more help



# Social Security

Apply Online For  
Medicare In Less Than  
10 Minutes - Even If You  
Are Not Ready To Retire

[www.socialsecurity.gov](http://www.socialsecurity.gov)

#5

new PDF - not on  
site before  
put under "Individuals"  
under Understanding  
Medicare,  
1 of multiple pages



# Update 2017

*new PDF for site*  
*EDIT # 6 (new)* *link: SSA Update 2017 EN-05*  
*page 1 of 2*

This update provides information about Social Security taxes, benefits, and costs for 2017. By law, some numbers change automatically each year to keep up with changes in price and wage levels:

Information for people who are working

*Add to: Individuals TAB*  
*credit: Understanding Medicare*

Social Security and Medicare taxes		
	2016	2017
<b>Social Security taxes</b>		
Employee/employer (each)	6.2% on earnings up to \$118,500	6.2% on earnings up to \$127,200
Self-employed <small>*Can be offset by income tax provisions</small>	12.4%* on earnings up to \$118,500	12.4%* on earnings up to \$127,200
<b>Medicare taxes</b>		
Employee/employer (each)	1.45% on all earnings	1.45% on all earnings
Self-employed <small>*Can be offset by income tax provisions</small>	2.9%* on all earnings	2.9%* on all earnings
High-income earners also pay an additional 0.9 percent in Medicare taxes on earnings above certain amounts. Check with the Internal Revenue Service for more details.		
<b>Work credits</b>		
When you work, you earn credits toward Social Security benefits. The number of credits you need to be eligible for Social Security benefits depends on your age and the type of benefit for which you are applying. You can earn a maximum of four credits each year. Most people need 40 credits to qualify for retirement benefits.		
	2016	2017
	\$1,260 earns one credit	\$1,300 earns one credit

## Information for people who receive Social Security benefits

Earnings limits		
Under federal law, people who are receiving Social Security benefits, and who have not reached full retirement age, are entitled to receive all of their benefits as long as their earnings are under the limits indicated below. For people born in 1943 through 1954, the full retirement age is 66. The full retirement age increases gradually each year until it reaches age 67 for people born in 1960 or later.		
	2016	2017
At full retirement age or older	No limit on earnings	No limit on earnings
Under full retirement age	\$15,720 For every \$2 over the limit, \$1 is withheld from benefits.	\$16,920 For every \$2 over the limit, \$1 is withheld from benefits.
In the year you reach full retirement age	\$41,880 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.	\$44,880 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.
<b>Disability beneficiaries' earnings limits:</b> If you work while receiving disability benefits, you must tell us about your earnings no matter how little you earn. You may have unlimited earnings during a trial work period of up to nine months (not necessarily in a row) and still receive full benefits. Once you have completed your nine-month trial work period, we will determine if you are still entitled to disability benefits. You also may be eligible for other work incentives to help you make the transition back to work.		
Substantial Gainful Activity (non-blind)	\$1,130 per month	\$1,170 per month
Substantial Gainful Activity (blind)	\$1,820 per month	\$1,950 per month
Trial work period month	\$810 per month	\$840 per month

## Information for people who receive Supplemental Security Income (SSI)

<b>Monthly federal SSI payment (maximum)</b>		
	<b>2016</b>	<b>2017</b>
Individual	\$733	\$735
Couple	\$1,100	\$1,103
<b>Monthly income limits</b>		
	<b>2016</b>	<b>2017</b>
Individual whose income is only from wages	\$1,551	\$1,555
Individual whose income is not from wages	\$753	\$755
Couple whose income is only from wages	\$2,285	\$2,291
Couple whose income is not from wages	\$1,120	\$1,123

**NOTE:** If you have income, your monthly benefit generally will be lower than the maximum federal SSI payment. Remember, you must report all of your income to us. Some states add money to the federal SSI payment. If you live in one of these states, you may qualify for a higher payment. Your income can be greater than the limits indicated and you still may qualify.

## Information for people on Medicare

<b>Most Medicare costs are increasing this year to keep up with the rise in health care costs.</b>		
	<b>2016</b>	<b>2017</b>
<b>Hospital Insurance (Part A)</b>		
For first 60 days in a hospital, patient pays	\$1,288	\$1,316
For 61st through 90th days in a hospital, patient pays	\$322 per day	\$329 per day
Beyond 90 days in a hospital, patient pays (for up to 60 more days)	\$644 per day	\$658 per day
For first 20 days in a skilled nursing facility, patient pays	\$0	\$0
For 21st through 100th days in a skilled nursing facility, patient pays	\$161 per day	\$164.50 per day
<b>Part A Premium Buy-In:</b> The amount of the premium you pay to buy Medicare Part A depends on the number of Social Security credits you have earned. If you have:		
40 credits	\$0	\$0
30-39 credits	\$226 per month	\$227 per month
less than 30 credits	\$411 per month	\$413 per month
<b>Medical Insurance (Part B)</b>		
	<b>2016</b>	<b>2017</b>
Premium	\$121.80 per month	\$134 per month**
Deductible	\$166 per year	\$183 per year
After the patient has paid the deductible, Part B pays for 80 percent of covered services.		

**NOTE:** If you get Medicare and your income is low, your state may pay your Medicare premiums and, in some cases, your deductibles and other out-of-pocket medical expenses. Contact your local medical assistance (Medicaid) agency, social services or welfare office for more information.

\*\*Standard monthly premium is \$134. Some people with higher incomes pay higher premiums.



Securing today  
and tomorrow

Social Security Administration  
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