



Medicare-What you Need to Know

Call today for a free, zero obligation review of all your options.



- **Mason Watt: Medicare/Health/Life Insurance Consultant**
 - **208-680-7059**
 - **mason@readysretire.org**
- Offices in Idaho Falls, Pocatello, Twin Falls, and Meridian.

State-wide School District Retiree Health Plan

As a district retiree, you and a spouse are eligible to enroll in the State-wide School District Retiree Health plan. This plan functions as a secondary to Medicare.

If you are currently enrolled in this plan, you can disenroll at any time for either of the two options to the right. You do NOT have to wait for the Annual Election period (10/15-12/7).

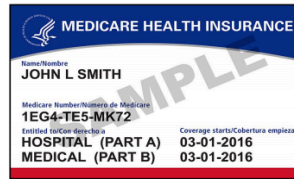
Pros:

- Low Deductibles
- Broad Network
- Can be paid for with PERSI sick leave.

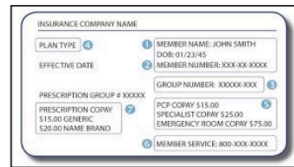
Cons:

- Cost: \$\$\$\$\$
- No Dental, Vision, Hearing, Gym Membership unless purchases separately.

Medicare Supplement & Prescription Drug Plan



-Original Medicare (Parts A&B)



-Medicare Supplement



-Prescription Drug Plan (Part D)

Pros:

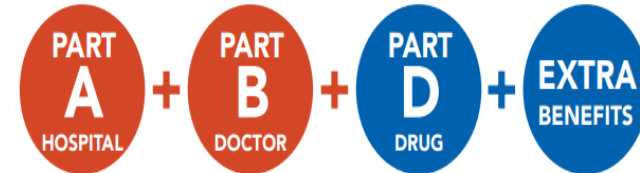
- Low Deductibles
- Broad Network
- **Can be paid for with PERSI sick leave if done correctly.**

Cons:

- Cost: \$\$\$
- No Dental, Vision, Hearing, Gym Membership, etc.

Medicare Advantage Plan (Part C)

Original Medicare



Medicare Enrollees are eligible to enroll in Medicare Advantage plans. **These are a great option to extend the life of your PERSI funds.**

Pros:

- Cost: \$ (Can be as low as \$0).
- Dental, Vision, Hearing, Gym Membership at no extra cost.
- **Can be paid for with PERSI sick leave if done correctly.**
- Excellent regional/national networks available.

Cons:.

- Small Copays when you use the plan.