



TBG & Rady Children's Health

Retirement Readiness

Proudly partnered since 2025

How We Assist



Medicare Coordination

We understand the complexities involved in coordinating various aspects of Medicare, and we are here to provide expert assistance throughout the process.



Individual and Family Insurance

Our experienced team of advisors provides comprehensive guidance and personalized attention to meet your specific needs.



Social Security Planning

Determining the optimal time to draw Social Security benefits is a common and important question. We specialize in helping clients navigate this decision by providing unique and tailored guidance.



Caregiver Support

Whether you are caring for an aging parent, a spouse or any family member in need of assistance, we are here to provide you with the resources and direction to navigate this important role.



Dental and Vision Options

We prioritize your dental and visual health and are dedicated to meeting your specific needs through personalized attention.



Educational Support

We provide resources to help you make informed decisions. These include webinars, frequently asked questions, on-demand educational materials, etc.

Medicare
Education

Retirement
Readiness

Social Security
Planning

COBRA
Coordination

Financial
Wellness

Continuity of
Benefits

- “How do COBRA and Medicare work together?”
- “I’m turning 65 next month. Should I consider Medicare? What do I need to do?”
- “I’m turning 65 and my wife is 62 this year, what should we do about Medicare & Social Security?”
- “I was laid off. COBRA is so expensive, what are my other options?”
- “My Dad is planning to retire. What should he be thinking about? How important is timing?”



Understanding Medicare

Medicare is the federal health insurance program for individuals aged 65 or older and certain younger individuals with disabilities. Even if you have health insurance through an employer, it is important to be informed about all your insurance options.

MEDICARE



Who is Eligible for Medicare?

- Individuals 65 years of age or older
- Individuals with disabilities who qualify for Medicare under the age of 65
- Individuals with End-Stage Renal Disease (ERSD) or (ALS)

Original Medicare

Original Medicare

80% Coverage

Part A

- Inpatient Hospital Care
- Skilled Nursing Facility Care
- Hospice Care
- Home Health Care

Part B

- Doctor Appointments
- Durable Medical Equipment
- Preventive Exams
- Lab Tests/X-Rays
- Surgery



Medicare Advantage

Part C (Medicare Advantage)

- Replaces Parts A and B, and sometimes Part D
- Coverage through provider networks (HMO, PPO, and MSA)
- Typically, \$0 or low-cost premium, but cost-sharing is involved
- Maximum Out-of-Pocket helps control costs (maximum of \$9,350 for 2025)



Medicare Supplemental Plans

“Medigap”

- Must have Parts A and B
- Federally standardized plans A through N available in MOST states
- All policies offer the same basic benefits
- Monthly premiums may vary



Medigap vs. Medicare Advantage

Original Medicare + Medigap Supplement

- Higher premiums but **NO COPAYS**
- Freedom to choose doctors
- No referral necessary
- Some routine services **not** covered (vision, hearing, dental)
- Covered anywhere in the United States

Medicare Advantage Plan

- Generally **lower premiums**, but has copays
- May be restricted to a network
- May need referrals for specialists
- May include extra benefits (vision, hearing, dental, fitness)
- Emergency service **ONLY** outside of service area



Medicare Sign-Up

Initial Enrollment Period (IEP)

This is your first opportunity to sign up for Medicare. It's a seven-month window that begins three months before you turn 65 and extends for three months after your 65th birthday month.

During your IEP, you can sign up for:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

It's also your first chance to enroll in a Medicare Advantage Plan (Part C) or a Medicare Prescription Drug Plan (Part D).

If you don't enroll in Medicare during your Initial Enrollment Period and you don't have other eligible health coverage, you could face penalties, meaning you may pay more for Medicare later when you do enroll.

While the Initial Enrollment Period is crucial, there are also:

- Special Enrollment Periods (for specific life events)
- General Enrollment Periods (if you miss your IEP)



Medicare Sign-Up

Special Enrollment Period (SEP)

A Special Enrollment Period allows you to sign up for Medicare outside of your Initial Enrollment Period or the General Enrollment Period if you experience certain life events.

The SEP is an 8-month window from the time you lose your creditable coverage to enroll in Medicare.

You may qualify for a SEP if you:

- Lose or Leave employer or union health coverage and
- Have had continuous qualifying coverage from the time you became Medicare eligible until the time you are moving to Medicare

During an SEP, you can enroll in Medicare Part A and/or Part B.

SEPs are designed to make sure you don't go without coverage when your circumstances change.



Medicare Sign-Up

General Enrollment Period (GEP)

If you didn't sign up for Medicare during your Initial Enrollment Period (IEP) and you don't qualify for a Special Enrollment Period (SEP), you can use the General Enrollment Period.

The GEP runs every year from **January 1 to March 31**

During the GEP, you can:

- Sign up for Medicare Part A (if you must buy it)
 - Sign up for Medicare Part B (Medical Insurance)
- Coverage will begin the month after you enroll.

⚠ Important: You may have to pay a late enrollment penalty if you did not have other qualifying coverage when you were first eligible.



Medicare Enrollment

Collecting Social Security?

- Enrollment is **AUTOMATIC**
- Card arrives 3 months before 65th birthday

Not Collecting Social Security?

- Enroll (90 days before turning 65)
- Schedule an appointment with Social Security **(800) 772-1213**
- Sign up at [ssa.gov](https://www.ssa.gov)



Common Medicare Questions

- If I continue to work full time and select Medicare A & B what is the benefit?
- At what age can we start applying for Medicare?
- When may I make changes to my elected Medicare options?
- Can I contribute to my HSA?





Pre-65 Insurance Options

- What are the options for healthcare if I retire before age 65?
- Is Cobra always more expensive?
- When am I permitted to enroll?



Social Security



- **Why Additional Guidance Beyond the Social Security Administration (SSA) Can Be Valuable**
 - By regulation, SSA representatives are limited in the type of guidance they can provide and are generally unable to offer personalized financial or claiming advice.
 - SSA representatives may not have a complete understanding of your individual financial, retirement, or healthcare circumstances, which can impact benefit decisions.
 - Because guidance is often general in nature, important factors specific to your situation may not be considered, potentially leading to misunderstandings or missed opportunities.
 - The SSA has publicly reported billions of dollars annually in improper payments, underscoring the complexity of the system and the importance of careful review and planning.
 - Individuals are ultimately responsible for their benefit elections and reporting accuracy.
- **Our Recommendation**
 - Because Social Security decisions can significantly impact retirement income, Medicare enrollment, and long-term financial planning, we encourage individuals to work with trusted advisors or professionals who can evaluate their unique circumstances and provide personalized guidance.



Social Security:

- When am I eligible to draw from SS?
- Will I automatically be enrolled in Medicare if I draw from SS?
- What are the ramifications if I work while collecting SS?

TBG Driving Engagement- Webinars

Discover Valuable Educational Webinars Concerning Medicare

Prescription Drug Plans (PDP):

PDP webinar topics include coverage options, formularies and copays. Participants will learn about covered medications, cost-saving strategies and how to navigate plans of optimal health outcomes.

Medicare 101:

This Medicare basics presentation is specifically designed for those approaching Medicare age or newly enrolled. Discussion topics include eligibility criteria, the Parts of Medicare (Parts A, B, C, and D), costs, health care coverage options, etc.

Enrollment Periods:

Provides participants with a comprehensive understanding of enrollment periods. Discussion topics include the initial enrollment period (IEP), annual enrollment period (AEP) opportunities to change plan and special enrollment period (SEP) for unique circumstances.

Medicare Supplement Plans (Med Sup):

Learn how Med Sup plans work alongside Original Medicare to help cover out-of-pocket costs, deductibles and copays. Plus, discover how to determine if a Med Sup plan might be right and be in line with their budget and needs.

Common Misconceptions:

This presentation addresses coverage misconceptions, costs, eligibility, and other aspects of Medicare. Participants gain knowledge useful in making more informed health care coverage decisions.

Medicare Advantage Plans (MA):

Teaches about MA plans as a health care coverage option. Topics include network considerations and the enrollment process. Plus, it dives into potential extra benefits not covered under Original Medicare.

Frequently Asked Questions (FAQ):


Presentation provides clear and concise answers to FAQs regarding Medicare eligibility, enrollment, coverage options, costs, and more.

Frequently Asked Questions (FAQ):

Presentation walks participants through the basics of Social Security. Topics include eligibility criteria, retirement benefits, disability benefits, and the application process. This webinar is geared to soon-to-be retirees and those interested in navigating the complexities of the Social Security program.

We're Here to Support You!

Schedule a Personalized Appointment:

 **Phone: 1.800.936.1405**

 **Website: www.transitionsrbg.com**

When you schedule an appointment with our team, you'll be connected with a dedicated advisor who will take the time to understand your unique situation and goals. Prior to your appointment, your advisor will review your information, so your conversation is focused, personalized, and productive from the very beginning.

A Relationship-Driven Experience.

You'll have the opportunity to work with the same dedicated advisor each time you call. Our advisors focus on building long-term relationships and providing support you can count on throughout your retirement journey.

***Education First — No Pressure. Our role is to provide: Clear education Personalized guidance**

Ongoing support: There is never any pressure to enroll in a specific plan. We are here to help you understand your options and make informed decisions that best fit your needs.

Thank You!