



The Basics of Medicare

Conejo Valley Unified School

What is Medicare?

Medicare is a federal health insurance program that provides health care coverage to millions of Americans. It's part of Social Security and is designed to protect the health and well-being of those who use it.

Who can enroll in Medicare?

You're eligible for Medicare if you:

- Are 65 or older
- Are under 65 but live with a disability
- Have end-stage renal (kidney) disease (ESRD)
- Have amyotrophic lateral sclerosis (ALS)

You also need to be a U.S. citizen or a permanent legal resident for at least 5 years.



What are the 4 parts of Medicare?



PART A

Hospital insurance



PART B

Medical insurance



PART D

Prescription
drug coverage



PART C

Medicare
Advantage

Original Medicare

Part C, Medicare Advantage plans = Parts A, B, and usually D bundled into one plan

Hospital insurance

Part A



What it covers

- Hospital
- Hospice
- Skilled nursing care
- Some home health care

Cost

- No premium if you or your spouse worked at least 10 years and paid Medicare taxes
- Monthly premium of **\$518** (set by Medicare formula) if you worked fewer than 10 years*

*Amount is for **2025**

Medical insurance

Part B



What it covers

- Outpatient hospital care
- Lab and X-rays
- Ambulance
- Dialysis
- Preventive care
- Durable medical equipment
- Mental health

Cost

- Based on household income reported on retiree tax return 2 years earlier
- Usually deducted from Social Security check

10% lifetime penalty

If you delay enrollment, your Part B premiums will increase 10% every 12 months, and the higher rate lasts as long as you have Part B coverage. The penalty won't be imposed if you continue to work for and get your health coverage from an employer or trust fund with 20 or more employees.

2025 Monthly premiums¹

Part B



Your yearly income [†]		You pay
Single-Standard [‡] Married couple-standard [‡]	\$106,000 or less \$212,000 or less	\$185.00[‡]
Single Married couple	\$106,001 - \$133,000 \$212,001 - \$266,000	\$259.00
Single Married couple	\$133,001 - \$167,000 \$266,001 - \$334,000	\$370.00
Single Married couple	\$167,001 - \$200,000 \$334,001 - \$400,000	\$480.90
Single Married couple	\$200,001 - \$500,000 \$400,001 - \$750,000	\$591.90
Single Married couple	Above \$500,000 Above \$750,000	\$628.90

Your yearly income [†]		You pay
If you're married but file a tax return separately from your spouse		
\$106,000 – or less Standard [‡]		\$185.00[‡]
\$106,000 – less than \$394,000		\$591.90
Greater than or equal to \$394,000		\$628.90

1. The above dollar amounts are for 2025 and may change in 2026 2. Modified adjusted gross income as reported on your 2023 IRS tax return. 3. You will pay this standard amount if you enroll in Part B for the first time in 2023 do not get Social Security benefits, and are directly billed for your Part B premiums. See [medicare.gov](https://www.medicare.gov) for complete details. 4. See note 3. 5. See note 3. 6. See note 2. 7. See note 3. 8. See note 3.

When to enroll in Medicare Parts A and B

Initial enrollment

Turning 65 — You have a 7-month window to sign up for Parts A and B when you turn 65. The window starts 3 months before your birthday.

Special enrollment

When you retire — You can enroll in Medicare Parts A and B without a late-enrollment penalty for 8 months after your retirement date.

General enrollment

January 1 to March 31 — Your coverage starts the first day of the month after you sign up.





Enrolling in Medicare Parts A and B when you're first eligible

Initial enrollment period

You can first sign up for Medicare Parts A and B during this 7-month period around your 65th birthday.

- 3 months before your 65th birthday
- The month of your 65th birthday
- 3 months after your 65th birthday





Working past 65? Enrolling in Medicare Parts A and B after you retire

Special enrollment period

- This is an 8-month period in which you can enroll if you retire after you turn 65 or lose your job's health care coverage.
- Your coverage typically begins the month after Social Security gets your completed request.
- Usually, you won't pay a Part B late-enrollment penalty if you sign up during the 8-month special enrollment period.



Enrolling late in Medicare Parts A and B

General enrollment period

- If you didn't enroll during the initial enrollment period or don't qualify for the special enrollment period, you can enroll during the general enrollment period.
- The period **starts January 1** and **ends March 31** every year.
- Your coverage begins the first day of the month after you sign up.

Late-enrollment penalty for Part B

If you enroll in Part B during the general enrollment period because you didn't enroll when you were first eligible, then you'll likely pay a late-enrollment penalty for as long as you have Part B coverage.

Medicare Parts D and C

Prescription drug coverage

Part D



What it covers

- Outpatient prescription drug coverage
- Available as part of health plan coverage or through a stand-alone prescription drug plan

Cost

- Cost may vary depending on plan and drugs covered

Late-enrollment penalty

If you delay enrolling in a Medicare Part D plan or aren't covered by a drug plan that meets Medicare's standard prescription drug coverage, then you'll likely pay a Part D late-enrollment penalty.

Income-related monthly adjustment amount (IRMAA)

Part D



Income-related monthly adjustment amount (IRMAA): The Part D IRMAA premium is in addition to your Part B premium. The amount you pay is determined according to formulas set by federal law.

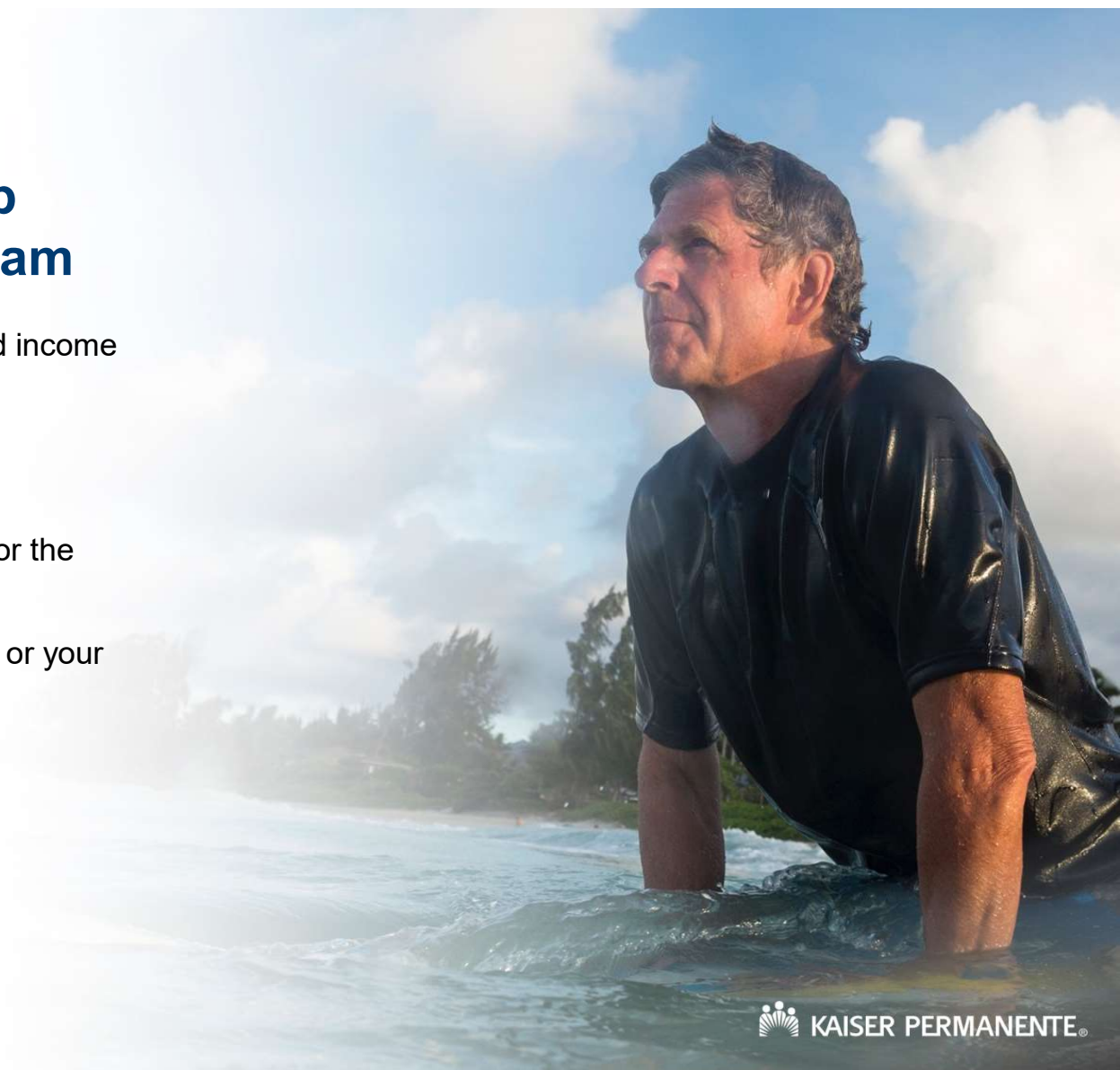
Based on your **2023** yearly income, your **2025** Part D monthly cost is:

File individual tax return	File joint tax return	In 2025, you pay monthly
\$106,000 or less	\$212,000 or less	No Part D IRMAA Premium
\$106,001 to \$133,000	\$212,000 to \$266,000	\$13.70
\$133,001 to \$167,000	\$266,001 to \$334,000	\$35.30
\$167,001 to \$200,000	\$334,001 to \$400,000	\$57.00
\$200,001 to \$500,000	\$400,001 to \$750,000	\$78.60
above \$500,000	above \$750,000	\$85.80

These amounts change yearly based on your income and the federal formula.

Medicare Part D Extra Help low-income subsidy program

- Aids Medicare beneficiaries who have limited income and resources and are enrolled in Part D
- Helps pay Part D premiums and outpatient drug copays
- Administered by your Medicare health plan for the Centers for Medicare & Medicaid Services
- Application available through Social Security or your state's Medicaid office



Medicare Advantage

Part C



What it covers

- Part A
- Part B
- And sometimes:
 - Part D
 - Vision
 - Dental
 - Hearing and more

Eligibility

- Be eligible for or enrolled in Medicare Part A and Part B
- Live in the plan's service area

Cost

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.

Get the information you need

PUSD Kaiser Permanente Medicare health plan

Contact your HR benefits department to get started at (858) 521-2897

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

Kaiser Permanente Member Services

1-800-443-0815 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.

Medicare information

1-800-MEDICARE (1-800-633-4227), (TTY **1-877-486-2048**), 24 hours a day, 7 days a week.

Social Security Administration

Learn more about eligibility, how to sign up for Parts A and B, and about your Part B premium.

1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 8 a.m. to 7 p.m.



**Poway Unified School District
Kaiser Permanente Senior Group plan**

Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym

Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

At home

Work out at home with live, digital fitness classes or on-demand workouts.

Brain training

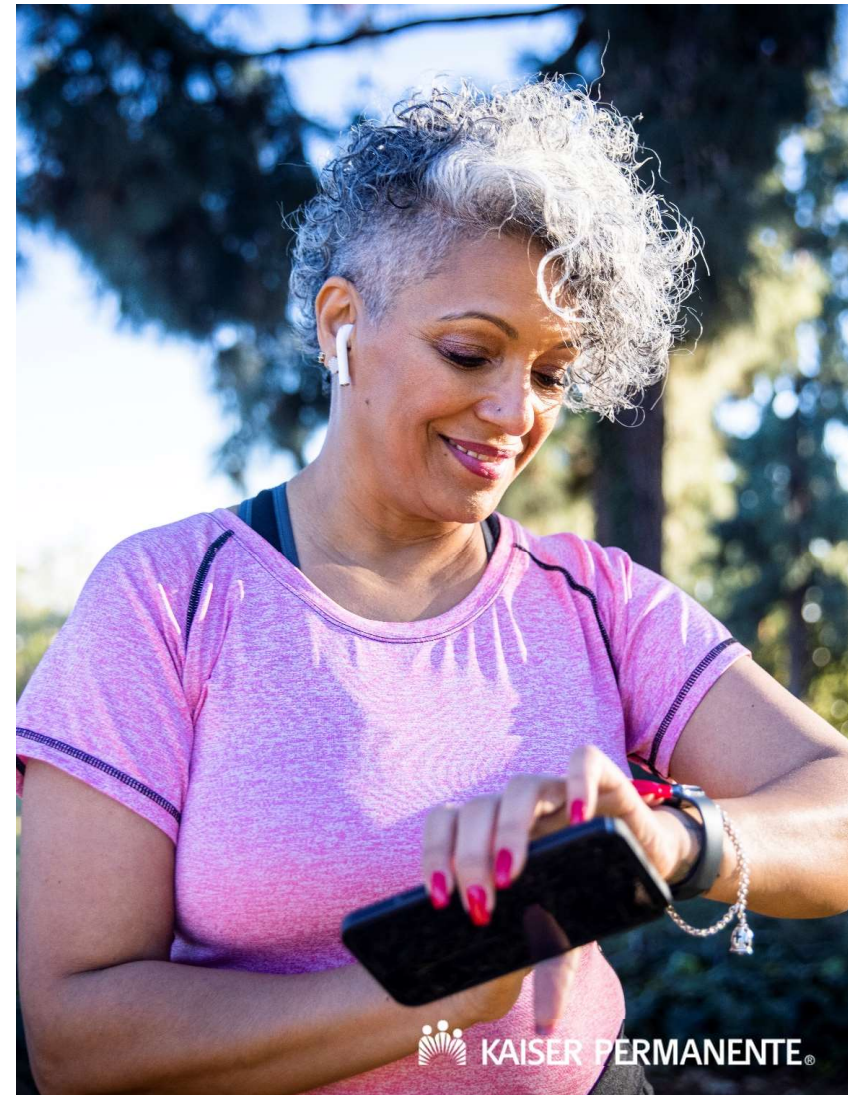
With One Pass, you can benefit from a complete brain workout program using interactive cognitive tests and brain exercises all available online.

With new friends

Join a group class or find local clubs and social events that match your interests.

One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

One Pass fitness program



Maintaining good brain health

Get a complete brain workout, including an initial cognitive test and an ongoing brain training program featuring a collection of games and activities to keep you engaged.

Why is good brain health important?

- Maintaining good brain health is critical, especially as we age, because cognitive functioning declines over time due to various factors, including environment, drugs, stress, growth factors, learning, and aging.

How do you take care of your brain health?

- Following a brain-healthy lifestyle is essential to maintaining cognitive health. This includes exercising, watching your nutrition, managing your stress, and stimulating your brain.

How does the program work?

- It offers a collection of brain games to keep you interested, challenged, and engaged, similar to diversifying workouts with new activities at the gym.

Brain health benefit





 KAISER PERMANENTE®

As a Kaiser Permanente Medicare Health Plan Member, you may have access to Bold¹, an online exercise program that can be customized for your health and wellness goals.

Bold is available at **no cost** as both a web app or mobile app, including both iOS and Android.

With Bold, you can...

Exercise any time and learn from expert trainers and physical therapists from the safety of your own home.

- Achieve better balance
- Improve bladder control
- Boost strength and well-being
- Increase mobility and reduce pain

Learn more at agebold.com/KPSCAL

Sign up today!

www.agebold.com/KPSCAL
hello@agebold.com
Monday through Friday, 5 a.m.
to 5 p.m. Pacific Time
1-833-701-1545 (TTY 711)

Scan here to sign up



“Bold has been life-changing for me physically, cognitively, and emotionally. The trainers are outstanding in their ability to connect with an aging population from varied backgrounds.”

Bold user, 76

¹ When appropriate and available

The confidence of having a highly rated Medicare health plan

Kaiser Permanente Medicare Advantage health plans earned either 4 or 4.5 stars out of 5 stars for 2026.¹

Kaiser Permanente areas	Star rating
California HMO ²	★★★★★
Colorado ³	★★★★★
Georgia	★★★★★
Hawaii	★★★★★
Mid-Atlantic States (MD, VA, D.C.)	★★★★★
Northwest (OR, SW Washington) ⁴	★★★★★
Washington state	★★★★★

1. Every year, Medicare evaluates plans on a 5-star rating system. 2. Northern and Southern California are rated together as one contract with CMS. 3. Beginning January 1, 2024, Colorado implemented a new Medicare Preferred Provider Organization (PPO) H-contract (H3138) which was too new to be measured for the 2025 Star Ratings and does not have sufficient enrollees and measures rated to be eligible for a 2026 Star Rating. 4. Kaiser Permanente's Northwest market has service areas in Oregon and southwest Washington.



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