

Social Security, Medicare and Your Retirement

Facts About Medicare

Medicare Part A

Medicare Part A hospital insurance helps pay for:

- Inpatient care in hospital
- Skilled nursing facility
- Hospice care
- Some home healthcare

There is usually no monthly premium for Part A.

Medicare Part B

Medicare Part B medical insurance is intended to cover a portion of some basic medical services and to help pay for treatment both in and out of the hospital. It helps pay for:

- Doctors' services (except routine physical examinations)
- Outpatient hospital services
- Some home healthcare
- Durable medical equipment
- Some preventive services

In 2025, the standard monthly premium is \$185.00. Your premium would be higher if your adjusted gross income on your 2024 federal income tax return was \$106,000 or more if you filed as single, or \$212,000 or more if you are married and filed jointly. In these cases, premiums would range from \$259.00 to \$628.90 per month.

Medicare Advantage

Medicare Advantage (Part C) is optional managed care coverage in addition to original Medicare.

- Run by Medicare-approved private insurance companies
- Includes all benefits and services covered under Parts A and B
- Usually includes Medicare prescription drug coverage (Part D)
- May include extra benefits and services at additional cost

Medicare Part D

Part D is prescription drug coverage.

- Run by Medicare-approved private insurance companies
- Helps cover the cost of prescription drugs
- Monthly premiums vary by the plan you choose.

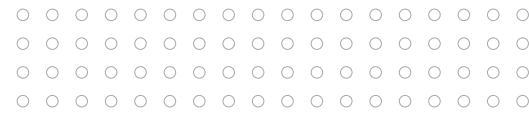
Also, premiums may be higher depending on your income, as in Part B.

Medigap Insurance

Medigap is Medicare insurance that helps fill "gaps" in original Medicare and is sold by private companies. A Medigap policy can help pay for some of the remaining health care costs, like:

- Copayments
- Coinsurance
- Deductibles





For More Information About Medicare

Your choices under Medicare can be complex and may require a lot of comparisons among available plans, such as traditional Medicare and the various Medicare Advantage plans. And you'll have a choice you'll need to make for prescription drug coverage.

A very helpful guide is available from the U.S. Department of Health and Human Services. You can view and print Medicare & You 2025 by going to <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>.

Obtain additional information at:

- www.medicare.gov
- 1-800-MEDICARE (1-800-633-4227)

For More Information About Social Security

The Social Security Administration's website provides online access to numerous documents and useful publications. You can also request a personal Social Security Statement through this site.

- www.ssa.gov
- 800-772-1213



Your Social Security Statement

If you have not set up a My Social Security account on the Social Security Administration's website, your personal Social Security Statement will be mailed to workers age 60 and older 3 months before their birthday, provided they are not already receiving Social Security benefits.

To see a statement at any other time, go to www.ssa.gov and easily establish a personal, private account in My Social Security.

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

HUB Retirement and Private Wealth employees are Registered Representatives of and offer Securities and Advisory services through various Broker Dealers and Registered Investment Advisers, which may or may not be affiliated with HUB International. Insurance services are offered through HUB International, an affiliate. Consult your HUB representative for additional information about the provision of specific securities, investment advisory, and insurance services.

©2025 HUB International Limited. All rights reserved.

RPW-189-1124 (Exp. 12/25)

hubrpw.com

