PRYM GROUP

FREE GUIDE · FOR WASHINGTON SENIORS

Medicare, *Made Simple.*

A plain-English guide to your Medicare options — including what's changing for 2027, and how to make sure your plan still fits.



Diego Ventura
Founder & Senior Underwriter, Prym Group Life & Health

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START HERE

Medicare in five minutes

Medicare is health coverage from the federal government, mostly for people 65 and older. It comes in four parts — here is each one in plain English.

A Hospital

Covers inpatient hospital stays, skilled nursing care, home health, and hospice. Most people pay no monthly premium for Part A if they worked long enough.

B Medical

Covers doctors and specialists, outpatient care, ER and urgent care visits, labs, X-rays, ambulance, and medical equipment. You pay a monthly premium for Part B.

C Medicare Advantage

A single plan from a private insurance company that bundles A and B — and usually drug coverage too. Many plans add extras like dental, vision, and hearing.

D Prescription Drugs

Covers your medications. You get it either as a stand-alone plan alongside Original Medicare, or bundled inside a Medicare Advantage plan.

The one thing most people never hear: Original Medicare (Parts A and B) has **no yearly limit** on what you can end up paying out of your own pocket. That is exactly why most people add one of the two protections on the next page.

YOUR TWO PATHS

Two ways to protect yourself

Once you have Parts A and B, there are two well-worn paths. Both are good — for different people.

Medicare Supplement

PATH 1 · ALSO CALLED MEDIGAP

- Keeps Original Medicare and helps pay its deductibles and coinsurance
- See any doctor who accepts Medicare — anywhere in the country
- No networks to check
- Predictable costs: a monthly premium, very little at the doctor's office
- You add a separate Part D plan for prescriptions

Medicare Advantage

PATH 2 · PART C

- One plan that replaces A and B (you keep paying your Part B premium)
- Usually includes prescription drug coverage
- Uses a network — your doctors need to be in it
- Has a yearly limit on your medical costs
- Often $0 extra premium, with dental, vision, or hearing included

Neither path is "better" for everyone. The right fit depends on your doctors, your prescriptions, your budget, and how much you travel. An independent broker works for you — not one insurance company — and lays both paths side by side. That's what we do, for free.

TIMING IS EVERYTHING

Dates that matter

Medicare runs on windows. Inside the window, things are simple. Outside it, they can get expensive — so let's get yours on the calendar.

Age 65
YOUR FIRST WINDOW

Turning 65 — your Initial Enrollment Period

You get seven months: the three months before your 65th birthday, your birthday month, and the three months after. Working with employer coverage? You may be able to wait — but confirm before you do.

Oct 15 – Dec 7
EVERY YEAR

Annual Enrollment (AEP)

Already on Medicare? This is your yearly chance to switch Advantage plans, change your drug plan, or move between paths. Whatever you choose starts January 1.

Life Changes
SPECIAL WINDOWS

Special Enrollment Periods

Moving, losing employer coverage, or other big life changes can open a special window just for you. Many people qualify for one without knowing it.

The costly mistake: enrolling late in Part B without other coverage can add a **10% penalty for every year you waited — and it lasts for life.** Skipping drug coverage can mean a permanent late penalty too. If you're unsure where you stand, ask before your window closes — not after.

READ THIS ONE TWICE

What’s changing in Washington for 2027

Medicare plans are rewritten every single year. For 2027, the changes here at home are bigger than most — which is why this season, a “set it and forget it” plan deserves a second look.

Provider networks are shifting. Some hospital systems and doctor groups that took your plan this year may not take it next year. If your doctors matter to you — and they should — confirm they’re still in your plan’s network for 2027.

Some plans are leaving. When a plan exits your area, its members get a letter and have to choose new coverage. If a letter like that arrives, don’t set it aside — it’s your move to make, on a deadline.

Costs and drug lists move too. Premiums, deductibles, copays, and which medications are covered can all change on January 1 — even if you change nothing.

> **Your most important piece of mail this fall:** the **Annual Notice of Change** letter from your current plan. It spells out exactly what changes for you in 2027. Read it — then check these three things: **your doctors, your drugs, and your real costs.**

Confused by your letter? Bring it to us. We’ll read it with you, in plain English — free.

THE NUMBERS

What Medicare costs: 2026 vs. 2027

These are the national amounts set by Medicare itself — the same for everyone, before your plan's own costs.

	2026	2027
Part B monthly premium	**$202.90** /month	**$209.50** /month PROJECTED
Part B yearly deductible	**$283**	**$292** PROJECTED
Part A hospital deductible	**$1,736**	**$1,788** PROJECTED
Part D base premium	**$38.99** /month	**$41.33** /month FINAL
Part D highest deductible	**$615**	**$700** FINAL
Part D yearly out-of-pocket cap	**$2,100**	**$2,400** FINAL

Final means CMS has published the official amount. **Projected** is the Medicare Trustees' official estimate — CMS releases the final Part A and B amounts each November, and we update this guide when they land. Higher earners pay more under IRMAA.

BEFORE YOU CHOOSE

A simple checklist

The right plan is the one that fits *your* life — not your neighbor's. Before you pick (or keep) a plan, walk through these six things.

- ☐ **Your doctors**
  List every doctor and specialist you see. They decide which plans are even on the table.

- ☐ **Your prescriptions**
  Bring your full medication list, with dosages. Drug coverage is where plans differ the most.

- ☐ **Your pharmacy**
  Where you fill prescriptions can change what you pay. Your favorite pharmacy should be in the plan.

- ☐ **Your real budget**
  Not just the monthly premium — what you'd actually pay in a year when you get sick.

- ☐ **Your travel**
  Snowbird winters, grandkids in other states, long trips — some plans travel with you better than others.

- ☐ **Your extras**
  Dental, vision, hearing — if you'll use them, weigh them. If you won't, don't pay for them.

Bring this page to your review. We'll go through it together, line by line — it's the same checklist we use with our own family.

FREE HELP, CLOSE TO HOME

How we help — and what it costs

Short answer on cost: **nothing.** Our guidance is free to you — we're paid by the insurance carriers when you enroll, never by you, and your plan costs the same whether you use us or enroll alone. Here's how it works:

1

Tell us about you

Your doctors, your prescriptions, your budget. A short call, or we come sit at your kitchen table.

2

We do the comparing

We check your options across multiple carriers and lay them out side by side, in plain English.

3

You decide

Pick what fits. We handle the enrollment paperwork — and review it with you every year.

Book your free Medicare review

253.241.9397

Call or text — or scan the code to book online at pryminsurance.com. Home visits across Pierce, King, and Thurston counties: Puyallup, Tacoma, Lakewood, Olympia, Lacey, Federal Way, Auburn, and everywhere in between. Annual Enrollment ends **December 7** — don't wait for the last week.

ONE LAST THING

A word from Diego

I started Prym Group at my own kitchen table, and that’s still how we work — sitting across from you, not across a phone bank in another state.

I’m a husband and a dad here in Puyallup. My wife, Megan, co-founded this agency with me. When my own family asks about Medicare, this guide is what I hand them. No jargon, no pressure — just the honest picture, and a local person who answers when you call.

If this guide helped, pass it along to a friend who’s turning 65 or staring at a confusing letter from their plan. And when you’re ready to talk through your own options, my number is on the cover. It rings me — not a call center.

— Diego Ventura, Founder & Senior Underwriter

Prym Group Life & Health is a licensed insurance agency. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

This guide is for educational purposes only. It is general information about Medicare, not advice about any specific plan, and it is not affiliated with the U.S. government or the federal Medicare program. Plan details, costs, and availability change annually and vary by area; confirm current details before enrolling.

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