

# Enrollment Discount

## Who is eligible?

You may be eligible for the enrollment discount if your age on your insurance plan effective date is:

- 65 to 74 and you do not have any of the medical conditions listed on the application.
- 75 to 80 and your plan effective date is within 10 years of your Medicare Part B effective date AND you do not have any of the medical conditions listed on the application.

Note: Medical questions do not apply to you if you are within 6 months of your Medicare Part B effective date or you meet a guaranteed issue situation.

## How it works

The Enrollment Discount is applied to the current Standard Rate, which usually changes each year. The discount you receive in your first year of coverage depends on your age on your coverage effective date and decreases 3% each year after age 68 on the anniversary date of your coverage. Please note that as the discount decreases on your plan's anniversary date, your monthly premium will increase. This may happen at a time other than the plan's annual rate change. Please keep this in mind when budgeting for your health insurance expenses.

### Example #1: MEET JANE\*...

- Jane's plan effective date is: June 1st
- Jane's age when her plan becomes effective: 68 years and 4 months
- Time since Jane enrolled in Medicare Part B: 1 year
- Jane does not have any of the medical conditions listed on the application
- **Jane is eligible for the enrollment discount**

Jane's discount will begin at age 68

- Starting discount will be 39%
- Discount will change to 36% beginning on Jane's plan anniversary date (June 1st of the next year)

### Example #2: MEET JOE\*...

- Joe's plan effective date is: June 1st
- Joe's age when his plan becomes effective: 70
- Time since Joe enrolled in Medicare Part B: 3 years
- Joe does not have any of the medical conditions listed on the application
- **Joe is eligible for the enrollment discount**

Joe's discount will begin at age 70

- Starting discount will be 33%
- Discount will change to 30% beginning on Joe's plan anniversary date (June 1st of the next year)

|             | Age on Plan Effective Date | Starting Discount |
|-------------|----------------------------|-------------------|
|             | 65                         | 39%               |
|             | 66                         | 39%               |
|             | 67                         | 39%               |
| <b>JANE</b> | <b>68</b>                  | <b>39%</b>        |
|             | 69                         | 36%               |
| <b>JOE</b>  | <b>70</b>                  | <b>33%</b>        |
|             | 71                         | 30%               |
|             | 72                         | 27%               |
|             | 73                         | 24%               |
|             | 74                         | 21%               |
|             | 75                         | 18%               |
|             | 76                         | 15%               |
|             | 77                         | 12%               |
|             | 78                         | 9%                |
|             | 79                         | 6%                |
|             | 80                         | 3%                |
|             | 81                         | 0%                |

**\*The people and situations shown above are fictitious and for illustration purposes only.**

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