

WORKING BEYOND 65

EMPLOYER COVERAGE vs. MEDICARE

COMPARISON WORKSHEET

Compare the costs and practical value of
employer coverage and Medicare.
Make the decision with the full picture.

EMPLOYER COVERAGE vs. MEDICARE COMPARISON WORKSHEET

Compare the costs and practical value of employer coverage and Medicare while working beyond age 65.

COST OR BENEFIT	EMPLOYER COVERAGE	MEDICARE COVERAGE
Monthly premium	\$ _____	\$ _____
Annual deductible	\$ _____	\$ _____
Primary care copay	\$ _____	\$ _____
Specialist copay	\$ _____	\$ _____
Emergency room	\$ _____	\$ _____
Hospital stay	\$ _____	\$ _____
Maximum annual out-of-pocket	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____

PRESCRIPTION COSTS - ENTER ESTIMATED MONTHLY COST FOR EACH MEDICATION

MEDICATION	EMPLOYER COVERAGE	MEDICARE COVERAGE
1. _____	\$ _____ / month	\$ _____ / month
2. _____	\$ _____ / month	\$ _____ / month
3. _____	\$ _____ / month	\$ _____ / month
4. _____	\$ _____ / month	\$ _____ / month
5. _____	\$ _____ / month	\$ _____ / month
6. _____	\$ _____ / month	\$ _____ / month
7. _____	\$ _____ / month	\$ _____ / month

ADDITIONAL NEEDS / FACTORS

COVERAGE	DENTAL	VISION	HEARING	OTHER
EMPLOYER COVERAGE	_____	_____	_____	_____
MEDICARE COVERAGE	_____	_____	_____	_____

Use this worksheet to compare total cost and coverage before making a decision about employer coverage and Medicare.