



Retiring to Lake Murray & the SC Midlands?

Here's What You Need to Do About Medicare — Immediately

A free resource from Jennifer Mauldin, Licensed Medicare Specialist | Mauldin Insurance Group, Lexington SC

■ THE 60-DAY RULE — READ THIS FIRST

When you move to South Carolina, your relocation triggers a Special Enrollment Period for Medicare. You have exactly 60 days from your move date to update your Medicare coverage to a plan that works locally. Miss this window and you wait until October 15 — the Annual Enrollment Period.

→ **Call Jennifer the day you arrive: 843-509-2462**

■ IF YOU HAVE MEDICARE ADVANTAGE — URGENT ACTION REQUIRED

Medicare Advantage plans are regional. If your plan was issued in New Jersey, Ohio, New York, or any other state, it has no in-network providers in Lexington County, SC. The only coverage it provides here is emergency care. Routine doctor visits, specialist appointments, and prescriptions are NOT covered at in-network rates — HMO plans may not cover them at all.

What to do: Call 843-509-2462 immediately. Your 60-day SEP allows you to switch to an SC plan — but the clock is running.

■ EMPLOYER RETIREE PLANS — 'NATIONWIDE' DOESN'T MEAN LOCAL COVERAGE

Some large companies and state retirement systems offer their own Medicare Advantage plan to retirees that say 'nationwide coverage.' But nationwide coverage and in-network coverage at Lexington Medical Center are two different things. These employer group plans (EGWPs) don't appear on Medicare's public plan finder — impossible to verify until a card gets declined.

What to do: Bring your plan documents to your consultation. We verify local network coverage for employer plans at no charge.

■ IF YOU HAVE MEDICARE SUPPLEMENT (MEDIGAP) — YOU'RE IN GOOD SHAPE

Medigap plans have no provider networks. They follow Original Medicare anywhere it's accepted — including Lexington Medical Center, Prisma Health, Providence, and every Medicare-participating provider in the SC Midlands. No network to verify. No prior authorization. No surprises.

What to do: Verify your carrier services SC. Review your Part D drug plan for your new zip code. That's usually it.

SC MIDLANDS HEALTH SYSTEM OVERVIEW

Lexington Medical Center (LMC)

Lexington, Chapin, Irmo & Lake Murray area. Accepts all Medicare. In-network for most Lexington County MA PPO plans.

Prisma Health Richland & Baptist

Columbia. Accepts Medicare and Medigap. Verify network for MA plans. Large physician group across the Midlands.

Providence Health (Bon Secours)

Columbia area. Accepts Medicare. Generally in-network for major PPO plans. Verify specific physicians.

■ DON'T FORGET YOUR PART D DRUG PLAN

Regardless of plan type, review your drug plan after moving. Pharmacy networks and formularies vary by state and zip code.



Your SC Medicare Action Plan

What to Do in Your First 60 Days After Moving to the SC Midlands

WEEK 1 — Do This Immediately

URGENT

Call a local Lexington Medicare agent — tell them your plan type, move date, and medication list. This is the single most important call you make.

URGENT

If you have Medicare Advantage: do NOT assume your plan works here. Even 'nationwide' employer group plans need local network verification before your first appointment.

SOON

Locate your Medicare card, insurance cards, and any plan documents from your previous state.

SOON

Write down every medication you take, including dosage and frequency. You'll need this for a drug plan review.

WEEKS 1–2 — Find Your New SC Medicare Plan

- If on Medicare Advantage: compare all plans available in your new SC zip code (your agent does this for free). Verify LMC, Prisma Health, and your specific doctors are in-network.
- Confirm your new plan's drug formulary covers your medications at an acceptable tier and cost.
- Enroll in your new SC Medicare plan before your 60-day Special Enrollment Period closes.
- If on Medicare Supplement: verify your carrier services South Carolina. If they don't, this triggers a guaranteed issue right to switch carriers.

WEEKS 2–4 — Set Up Your SC Healthcare

- Find a primary care physician in the SC Midlands. Ask your agent which doctors are accepting new Medicare patients.
- Transfer prescriptions to a local SC pharmacy — confirm it's in your plan's preferred pharmacy network.
- Schedule your first appointment with your new SC primary care physician.
- Update your address with Social Security (ssa.gov or 1-800-772-1213) — this updates Medicare automatically.

Ready to Get Your SC Medicare Coverage Sorted?

Call or text Jennifer Mauldin — free consultation, no obligation.

We verify your providers, compare all SC plans at no cost to you.

843-509-2462

MidlandsMedicare.com | MauldinInsuranceGroup.com | 100 Old Cherokee Rd, Lexington SC | Licensed SC, NC & GA