

We can help
you



Avoid Late Enrollment Penalties

Weigh Your Options Between
Employer Group Plans and Medicare Plans

Make the Right Medicare Selection

YOUR MEDICARE PLANNING GUIDE

Helping you understand the ABC's of Medicare

We're Here to Help

As Independent Medicare Insurance Advisors we understand that choosing among the various available Medicare supplemental insurance plans can be a daunting task. We've helped thousands of individuals and couples understand the basics of Medicare and how to make the right supplemental choices to fit their individual needs.

Our Approach

Because we are Independent Advisors, we are certified to represent multiple insurance companies and Medicare plans available in your area. We don't work for any one insurance company... we work for you... helping you select the plans that are right for your needs.

Why Working with an Independent Advisor Should Be Important to You

Independent Medicare Insurance Advisors are licensed insurance agents who certify annually to provide information and enrollment services with various insurance plans in your area.

When you contact a specific insurance company directly, the agents that work for that company are **only** certified to provide information about the plans that their company offers, not those of competing companies.

As Independent Medicare Insurance Advisors, we are certified with a multitude of plans and are able to help you compare plans from different insurance companies and choose the plan that works best for your specific situation.

Also, what works for you today may not work for you next year. Your Medicare insurance needs may change over time and the benefits of the various Medicare insurance plans can change considerably from year-to-year too. We will help you review your Medicare insurance plan needs during each Medicare Open Enrollment Period (October 15th through December 7th) and make necessary recommendations for each upcoming calendar year.

Private Consultations, Free of Charge

There is never a charge for your Medicare plan consultation with any of our advisors. We help you with the following services:

- ✓ **Plan Selection:** We help you choose the plan(s) that work best for your specific needs
- ✓ **Enrollment:** We complete all of the documents needed to enroll you in your specific plan(s)
- ✓ **Ongoing Customer Service:** We can help you facilitate prompt responses to your customer service needs
- ✓ **Annual Follow-up:** Our dedicated advisors will review your plan(s) annually and answer any questions

Helping You Navigate Medicare

We have a step-by-step process to help you understand how Medicare will work for you. First, we explain how Original Medicare works, that is Medicare Part A and Part B (the parts provided by the government.)

Next, we will explain how a MediGap (also known as a “Medicare Supplement”) plan can help pay for some or all of your medical co-pays, deductibles and coinsurance, depending upon the plan that you choose.

Then, we will explain how Medicare Part D Prescription Drug Coverage works and how that coverage differs from previous coverage you may have had individually or through your employer’s group health plan. We will also explain what the “donut hole” is and how it may affect you.

Finally, we will review Medicare Part C (also referred to as “Medicare Advantage”) plans. These plans combine hospital coverage and doctor coverage into a single plan, often integrating a Part D prescription drug plan as well as additional benefits not typically covered by Original Medicare.

Medicare Coverage Choices



ORIGINAL MEDICARE

Provided by the government

PART A **Hospital Insurance**
Covers hospital-related services and emergency care

PART B **Outpatient Medical**
Covers doctor's visits and outpatient hospital stays



OPTION 1

or

OPTION 2

Add one or both of the following:

Choose a Medicare Advantage plan:

Medigap Policy

Offered by private companies



Covers some costs not paid by Parts A and B

Medicare Part D

Offered by private companies



Covers prescription drugs

Medicare Advantage (Part C)

Offered by private companies

PART



Part C covers both Part A and Part B



PLUS it provides additional benefits

PART



Most plans cover prescription drugs

Medicare and Employer Group Health Coverage

If you have the option of keeping an employer group health plan either based upon your own employment or your spouse's employment, we will help you compare the employer health plan option with your Medicare options and costs while making sure you understand and avoid paying any unnecessary Medicare late enrollment penalties.

This single step could save you thousands of dollars over time!

Coordination of Benefits

If you are entitled to additional benefits, such as veterans (“VA”) benefits, Tricare, state benefits, Medicaid, etc., we can help you navigate how those benefits work alongside Medicare, helping you avoid enrollment in coverage that you don't need.

Completing the information requested on the following worksheet will help ensure the plans you select work well with your current doctors, pharmacies, local hospitals and other important medical facilities. The requested list of medications will help you and your advisor select a cost-effective prescription drug plan based upon your current needs and preferred pharmacies.

Next Steps

- ✓ Schedule an appointment with the Independent Medicare Insurance Advisor that sent you this Medicare Planning Guide
- ✓ Complete the information requested on the following *Medicare Planning Worksheet*
- ✓ Let us help you from there!



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