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THE-NO-NONSENSE GUIDE-TO-MEDICARE

Straight Answers Before You Enroll

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~Welcome to Your No-Nonsense Guide~

Turning 65 or transitioning off a work plan shouldn't feel like a high-pressure sales environment. You deserve straight answers, transparent math, and zero jargon so you can make a choice that actually protects your health and your savings.

Let's look at the facts together...

Path A: The Pay-As-You-Go Path

(Medicare Advantage / Part C)

*Think of this as an "all-in-one"
private plan*

How it works: Private companies combine your hospital, medical, and prescription drug coverage into one plan.

The Big Benefit: Very low or \$0 monthly premiums, plus extra perks like dental, vision, and fitness memberships.

What to watch: You must use the plan's specific network of doctors, and you pay copays as you go when you use medical services.

Path B: The Predictable Path (Medicare Supplement/Medigap)

*Think of this as total freedom and
budget peace of mind.*

How it works: You keep Original Medicare, but you buy a 'Supplement' policy to pay the 20% bills the government leaves behind.

The Big Benefit: You can see any doctor in the county who accepts Medicare. No networks, no referrals, and almost zero out-of-pocket costs when you receive care.

What to watch: You pay a higher, fixed monthly premium for this ultimate freedom and predictability.

Three Mistakes That Cost Beneficiaries Thousands

1. Assuming "Plan Loyalty" Saves Money

Insurance companies change their costs, copays, and drug lists every single year. Staying with the same plan out of habit is the fastest way to accidentally overpay for your prescriptions.

2. Missing Your Initial Enrollment Window

If you don't sign up for Part B or Part D when you are first eligible (and don't have qualifying coverage from a current employer), the government charges you a lifetime late-enrollment penalty. That penalty gets added to your bill every single month for life.

3. Picking a Plan Based on a Neighbor's Advice

A plan that is perfect for your neighbor could be a financial disaster for you. Your Medicare choices should be strictly based on your specific doctors, your zip code, and your exact prescription list.

Ready to Get Clear Answers About Your Benefits?

You don't have to navigate this mountain of mail alone. You deserve straight answers, plain-English explanations, and zero sales pressure. Let's make sure you aren't missing a deadline.

Just Ask Tam > No Pressure>Just Clarity
www.JustAskTam.com

Book Your Free Medicare Consultation



Your Next Steps to Clarity

Medicare doesn't have to be a guessing game, and you don't have to figure it out alone. Before you make any final decisions, make sure you can answer these three questions:

1. Are my exact doctors in the plan's network?
2. Are my specific prescriptions covered at the lowest cost?
3. Does this path truly fit my budget and lifestyle?

Let's Figure It Out Together

If you want a licensed professional to: do the transparent math for you—

with zero rush and zero judgment—

I am here to help

Website: www.JustAskTam.com

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NO PRESSURE. JUST CLARITY.