

Medicare Decisions Guide

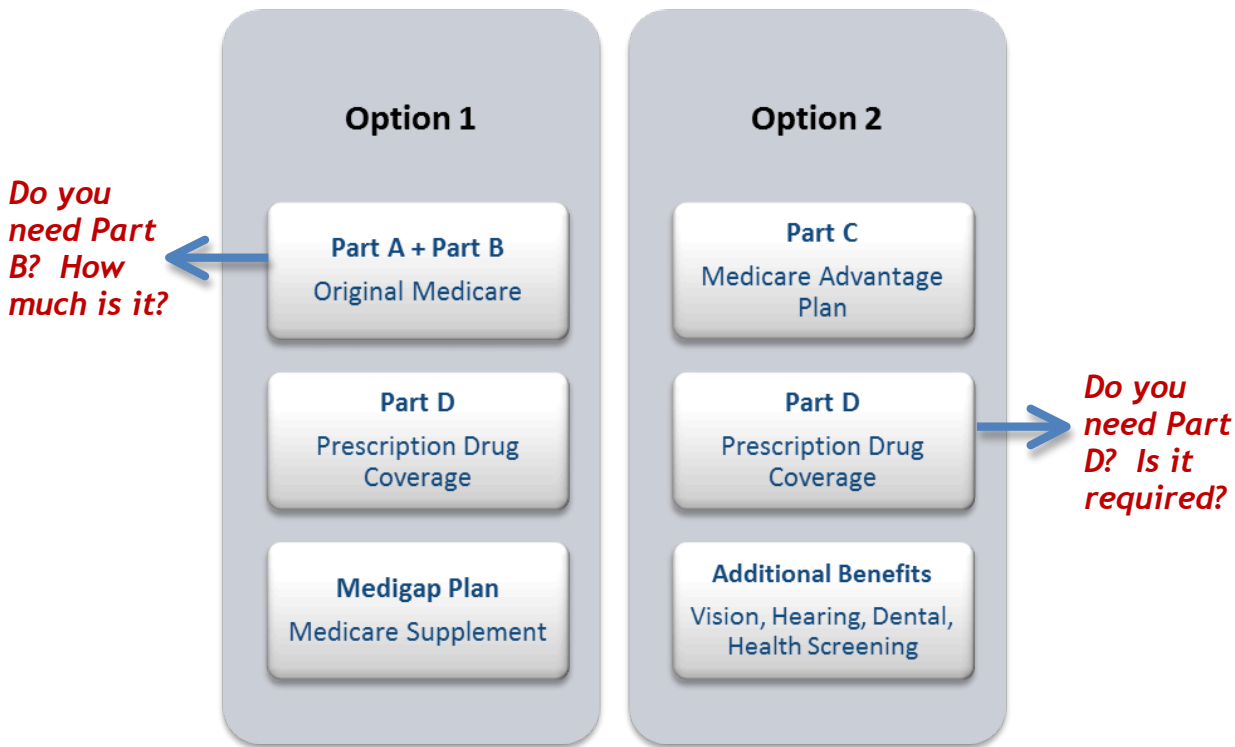
Critical Questions to Help Determine Your Coverage

With your Medicare enrollment beginning 3 months before you turn 65, are you prepared? Do you know your Medicare coverage options and how they can impact you? Do you know how to enroll and what difficulties you can encounter if you miss your enrollment period?

The process can be intimidating but knowing your options and understanding the process will ease your concerns and prepare you for enrollment.

What are my options?

There are two ways to obtain Medicare: by enrolling in Original Medicare or by enrolling in a Medicare Advantage plan (includes Part A, B and sometimes D). The next step is determining your Prescription Drug coverage. Lastly, if further coverage is needed, you have additional selections.



Which plan is right for me?

Questions to consider:

- ☐ How will you cover your 20% of the costs?
- ☐ Will you need financial assistance to help pay premiums?
- ☐ How much will my premiums, deductibles, and other expenses cost me?
- ☐ Will you be working beyond age 65?
- ☐ Do you have any chronic illness concerns or special needs?
- ☐ Will my plan(s) cover the services I need?
- ☐ How much of a burden are your prescription drug costs?
- ☐ Are you aware of the penalties for not having prescription drug coverage?

What's important to me?

Understand your needs:

Low costs?

Which is more important to me, lower premiums or fewer out-of-pocket costs?

What am I willing to pay for my prescription drug costs?

Can I afford to add a Medicare Supplement premium to my monthly budget?

Preferred doctors and services?

Will I keep my current doctor(s), providers, and suppliers or do I need to switch?

Do I need a referral to see a specialist?

Prescription coverage?

Are there any coverage rules/restrictions that apply to my prescriptions?

Traveling?

Will my plan(s) provide coverage if I travel to another state or outside the US?



Get Answers.

All of these questions should be considered when you make your Medicare decisions.

Fortunately, there is a Health Plan Advisor in your area that can **guide you through these decisions for ABSOLUTELY NO COST OR OBLIGATION.**

As a licensed independent professional, your Health Plan Advisor has access to most major carriers and can help you enroll with **NO ADDITIONAL COST** to you.

We have helped thousands of people sort through their options and find coverage based on their unique needs. Call today to have your questions answered and **ensure you get the Medicare coverage you deserve.**

Your advisor, Jim Grant, will contact you directly or you can reach out to him by calling 727-493-0937 x101 to schedule your appointment today!