

MEDICARE QUESTIONS ANSWERED

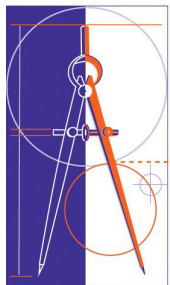


Whether you're already age 65, are approaching Medicare-eligibility, or you're looking ahead to your future retirement, you very likely have questions about Medicare.

There are many things to consider:

- What are the “parts” to Medicare?
- What's covered by “regular Medicare”?
- When does my eligibility begin?
- When can I enroll?
- What plans are right for me?
- Will I have deductibles or copays?
- Can I keep my doctor?
- What prescriptions will be covered?
- Will the plan cover me if I am traveling?
- Does the plan have a good quality rating?

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Plan Options

There are several “parts” of Medicare, each part pro-vides coverage for specific services or items:

Part A

provides hospital insurance

Part B

provides medical insurance to cover eligible health care expenses

Part C

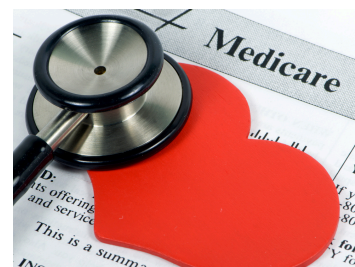
also known as Medicare Advantage Plans, includes the standard benefits such as vision, hearing, dental and/or health and well-ness program

Part D

helps cover the cost of prescription drugs and is available to everyone who is eligible for Medicare

Medi-Gap (supplement)

sold by insurance companies, helps pay health care costs after Original Medicare pays primary, like co-payments, coinsurance, and deductibles



Plan ahead and take the time to find the coverage that is best suited to your personal, medical, and financial needs. If the challenge of finding the right plan seems a little overwhelming, you can take comfort in knowing free help is available.

YOUR ONE-STOP RESOURCE FOR MEDICARE