



MEDICARE ADVANTAGE

1 Who needs Medicare and why?

Unless you are covered by an employer group plan, you should enroll in Medicare when you turn 65. There are four parts to Medicare: **Part A** (hospital), **Part B** (Medical), **Part C** (Medicare Advantage) and **Part D** (Drug Coverage).

2 Two Ways to Get Medicare.

You have two ways to receive Medicare benefits. You can receive benefits directly through original Medicare with options for additional coverage through a Medicare Supplement plan or a Medicare Advantage plan offered by a private insurer.

We're here to answer all your questions about Medicare, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

3 What are Medicare Advantage plans?

These plans are offered by private insurance companies that are approved by Medicare. They typically have network doctors and hospitals and often times include prescription drug coverage and even Dental, Vision and Hearing coverage as well. These plans have low or \$0 monthly premiums.

4 What type of policy should I get?

Deciding between a Medicare Advantage plan or traditional Medicare depends upon your specific situation. Some things to consider are: do you want to choose your physician or are network doctors acceptable, do you want the ease of having one policy, do you want no or low monthly premiums, do you want additional benefits such as Silver Sneakers?

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