



MEDICARE SUPPLEMENTS

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 Supplement plans?

Medicare Supplement plans work with traditional Medicare and cover healthcare costs when there is a gap in coverage. These plans are standardized, but premiums can vary depending upon the carrier. They have low out-of-pocket expenses and your coverage is guaranteed renewable as long as you pay your premiums. You will be covered anywhere Medicare is accepted in the U.S. and some plans even offer coverage abroad.

4 What type of policy should I get?

We usually recommend a Medicare Supplement plan. The most compelling reason is that you get to choose your physician(s) and hospitals of choice, and you will not be bound by networks. Your coverage goes with you and your benefits can never be cancelled unless you let your policy lapse.

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