

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 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 as you would with a Medicare Advantage plan. Medicare Supplement plans are standardized, but premiums vary considerably.

4 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 may include drug coverage. These plans are not nearly as stable as Medicare Supplement plans and vary from year to year. They may change their benefits and networks and can even stop offering coverage altogether. Medicare Supplement policies; however, can NEVER be cancelled or changed unless you let your policy lapse.



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