FOR OUR CLIENTS TURNING AGE 65

**Three Key Points**

1. **If you do not enroll in Medicare on time, you will pay a monthly** penalty.
2. **If you do not get the right private insurance to go with Medicare, you may** pay too much **in premiums or out-of-pocket costs.**
3. **If you do not plan for higher health care costs in retirement, you could** run out of money **or not be able to get the care you need.**

**Two Ways to Have Medicare**

**Step 1: Decide how you want to get your coverage**

**Original Medicare** ***OR*** **Medicare Advantage Plan**

Part C (Like and HMO or PPO)

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| **Medicare**  **Part A**  **Hospital**  **Insurance** | **Medicare**  **Part B**  **Medical**  **Insurance** |  | **Part C Medicare**  **Advantage Plan**  **Combination Part A, Part B and usually Part D** |
| **Step 2: Decide if you need to**  **add drug coverage** | | **Step 2: Decide if you need to**  **add drug coverage** |
| **Part D**  Prescription Drug Coverage | | **Part D**  Prescription Drug Coverage  (Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.) |
| **Step 3: Decide if you need to add supplemental coverage** | | **END** |
| **Medicare supplement insurance**  **(Medigap Policy)** | |
| **END** | |

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***Please contact Suzanne Malm or Steve Thomas at (866) 930-6686 to arrange a personal appointment.***