



# ABC's of Medicare

Medicare can be confusing. There are many different parts and you need to do your homework so you can choose the option that's right for you. Your Personal Health Advocate can walk you through the choices, clearly explaining the coverage and costs of each. We can also help your parents and parents-in-law with Medicare decisions.

## Help Understanding the Plan

- Clarify "Original" Medicare. This includes **Part A** (covers hospital costs) and **Part B** (covers doctor visits and other "medically necessary" services)
- Educate about Medicare Advantage plans (**Part C**), and how they compare to Original Medicare
- Discuss Medicare **Part D** prescription drug plans

## We Will Give You Guidance

- Review all the parts of Medicare. Medicare is not free! Learn about the deductibles, coinsurance, co-pays and premiums that may apply
- Research Medigap plans, which supplement Original Medicare coverage
- Alert you to enrollment deadlines to avoid penalties
- Explain how Medicare works with your employer's or spouse's health benefits
- Locate Medicare-participating physicians

## Circle the Date!

Call us three months before your or your spouse's 65<sup>th</sup> birthday. We can help you review your coverage options, answer any questions, and help you apply for coverage so you can avoid costly penalties.

**Remember...** Your Personal Health Advocate can answer your Medicare questions as well as assist you with a variety of healthcare and insurance-related issues. Health Advocate is available at no cost to employees, spouses, dependents, parents and parents-in-law. Completely confidential.

Turn to us—we can help.



**866.695.8622**

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