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.***