



Nearing 65 and **need to know about Medicare?**

Reaching age 65 is an important milestone. It means you're now eligible to enroll in Medicare for your health coverage—whether you decide to retire or continue working. You also have the option to continue with your current health plan and postpone taking Medicare until you retire. Your Personal Health Advocate can walk you through your choices so you can make the best decision. Here's how we can help:

Explain all the parts of Medicare coverage

- Part A – Original Medicare (covers hospital)
 - Part B – (covers doctor visits, outpatient services such as lab studies)
 - Part C – “Medicare Advantage Plans (combines both Part A and B) and how it compares to Original Medicare
 - Part D – Prescription drug plans
- Plus, we'll research Medigap plans which supplement Original Medicare coverage

Review the costs

- Medicare is not free – we review monthly premiums, copays annual deductibles and coinsurance that may apply.

Compare plans

- If you continue to work after 65, we'll do a side-by-side coverage and cost comparison of Medicare with your employer's or spouse's health benefits and how they may coordinate.
- Research and compare Medicare plans, checking if your primary doctor, specialty doctors and preferred hospitals are included in the plans researched. We can also find Medicare-participating providers.
- Check if your generic and brand medications are included in the plan's pharmacy formulary.

Plus, we will also help you with enrollment deadlines to avoid penalties and assist with applying for coverage.

Remember... your Personal Health Advocate can answer any of your Medicare questions as well as assist you with a variety of healthcare and insurance-related issues. Eligible employees, their spouse, dependent children, parents and parents-in-law are all covered.

Call us three months before your 65th birthday to review Medicare options!

We're not an insurance company. West's Health Advocate Solutions is not a direct healthcare provider, and is not affiliated with any insurance company or third party provider.

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