

MEDICARE YOUR QUESTIONS ANSWERED



We have answers to all of your questions!

Whether you're already age 65, are approaching Medicare-eligibility, or you're looking ahead to your future retirement, you very likely have questions about Medicare.

There are many things to consider:

- ◆ What are the "parts" to Medicare?
- ◆ What's covered by "regular Medicare"?
- ◆ When does my eligibility begin?
- ◆ When can I enroll?
- ◆ Is a Medicare Advantage (Part C), Medicare Supplement (Medigap), or Medicare Prescription Drug Program (Part D) plan right for me?
- ◆ Will I have deductibles?
- ◆ Can I keep my doctor?
- ◆ What prescriptions will be covered?
- ◆ Will the plan cover me if I am traveling?
- ◆ Does the plan have a good quality rating?

Plan Options

There are several "parts" of Medicare, each part provides coverage for specific services or items:

Part A

provides hospital insurance.

Part B

provides medical insurance to cover eligible health care expenses.

Part C

also known as Medicare Advantage Plans, includes the standard benefits such as vision, hearing, dental and/or health and wellness program.

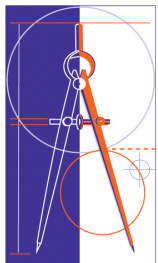
Part D

helps cover the cost of prescription drugs and is available to everyone who is eligible for Medicare.

Medi-Gap (supplement)

sold by insurance companies, helps pay health care costs that Original Medicare doesn't cover, like co-payments, coinsurance, and deductibles.

BENEFIT



SOLUTIONS

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Plan ahead and take the time to find the coverage that is best suited to your personal, medical, and financial needs. If the challenge of finding the right plan seems a little overwhelming, you can take comfort in knowing free help is available.

YOUR ONE-STOP RESOURCE FOR MEDICARE