## Confused about Medicare? We'll guide you through it



Get one-on-one support and guidance to help you understand your Medicare options. Our advocates can help you choose the plan that is right for you, your budget and your health situation.

## Our experts will:

- Review Medicare parts, what each covers, and what they cost
- Inform you about enrollment deadlines and when to sign up to avoid paying late enrollment penalties
- **Explain how Medicare works** with your employer's/ spouse's plan; do a side-by-side comparison
- Let you know if your doctors participate in the Medicare plan, and if your medications are in the plan's formulary
- Find Medicare-participating physicians, schedule appointments
- Help with the application process
- Answer any questions you may have

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## Call us if you are...

- Nearing age 65 and becoming eligible for Medicare. To make sure you get Medicare coverage when you turn 65, sign up during the 3 months before you turn 65.
- On an employer's or spouse's health plan and are retiring and want to transition to Medicare
- Age 65 or over, still working and confused about the Medicare mail you're receiving
- Currently on a Medicare plan and are considering choosing a new Medicare plan during the annual enrollment period

Health Advocate is available to employees, spouses, dependents, parents and parents-in-law. It's completely confidential.



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