



Get help understanding Medicare and its different parts.

We're here to help you.

# Getting Started on Your **MEDICARE JOURNEY** While You're Still Working

## WHEN YOU'RE READY FOR MEDICARE, JUST CALL:



**1-833-321-0684 (TTY: 711)**

A licensed agent will answer your call.

9 AM-6 PM ET, Monday - Friday

Visit us online: [www.MedicareTransitionServices.com/rha](http://www.MedicareTransitionServices.com/rha)

The plans are PDP, HMO, PPO plans with a Medicare contract. Their SNPs also have contracts with State Medicaid programs. Enrollment in any plan depends on contract renewal.

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. Government or the Federal Medicare Program. The Medicare Supplement Insurance Plans are guaranteed renewable as long as the required premium is paid by the end of each grace period. The policies have exclusions, limitations, terms under which the policy may be continued in force or discontinued. Plans do not pay benefits for any service and supply of a type not covered by Medicare, including but not limited to dental care or treatment, eyeglasses and hearing aids. See Plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. AN OUTLINE OF COVERAGE IS AVAILABLE UPON REQUEST. In some states, Medicare Supplement Insurance Plans are available to under age 65 individuals that are eligible for Medicare due to disability or ESRD (end stage renal disease). Plans not available in all States.

This is a solicitation of insurance. Contact may be made by a Licensed Insurance agent or Insurance Company. Plans not available in all States.

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# Make confident Medicare decisions

We will help educate you on Medicare and how it works. Here's some information on Medicare to get you started.

## ORIGINAL MEDICARE FROM THE GOVERNMENT DOESN'T COVER EVERYTHING

Original Medicare (Parts A and B) provides coverage for hospital and medical costs. However, you are responsible for a portion of those costs, no matter how high those costs get in a given year. With Medicare Advantage, there is a limit to how high your costs can go. And when you reach that limit, the plan pays your covered costs in full for the rest of the year.

These annual limits make it easier to plan and predict your share of your health care costs.

## 6 things to consider when choosing Medicare coverage

- 1. COVERAGE:** When considering Medicare Advantage plans or Medicare Supplement Insurance, think about your specific needs. Make sure that the coverage meets your budget, health, and wellness needs.
- 2. PRESCRIPTION DRUG PLANS:** Medicare Part D plans provide prescription drug coverage. Consider the prescriptions you have now or may have in the future. Look for plans that meet your current medication needs at a cost you can afford. Keep in mind if you join a prescription drug plan later, it may cost you more. This is because you may have to pay the late enrollment penalty (LEP). Finally, see if you're eligible for a Medication Therapy Management (MTM) program at no extra cost to you. It's available through all Part D plans and helps members better manage their health and medications.
- 3. DOCTORS AND HOSPITAL CHOICE:** Make sure your doctors accept the Medicare plan you're considering. Also confirm that any doctors you want to see on your new plan are accepting new patients. Find out if you need referrals and if you have to pick your hospital and health care providers from a network.
- 4. Additional Services:** Medicare Advantage plans are required to cover all Part A and B services. However extra services like vision, hearing and dental can vary greatly from one plan to another. Our licensed Medicare agents can help you review and compare plans to find the plan that fits you best.
- 5. TRAVEL:** Original Medicare doesn't cover care outside of the United States. Travel within the United States might affect your coverage as well. Our licensed Medicare agents can help you find a plan that offers the travel coverage you need.
- 6. COSTS:** Carefully evaluate all costs. These include monthly premiums and yearly deductibles. Also consider how much you'll pay for out of pocket for your medical and prescription needs.



### We put your needs first

Our goal is simple: to provide you with clarity and confidence every step of the way. Our licensed representatives know Medicare inside and out. They take the time to learn about your health care needs and help you review your coverage options. You can count on us to help you take the guesswork and confusion out of the Medicare journey.

### Coverage centered around you

When you're ready to look at your options, we can help you find Medicare coverage designed to help you live healthier — and keep enjoying the life you love. Many of today's coverage options include benefits like health coaching, wellness programs, and fitness memberships at no additional cost. You've earned your Medicare benefits. We want to help you get the most from them.

### Choosing the right plan for your needs

Everybody has different health needs. And there's no such thing as one-size-fits-all Medicare coverage. That's why we offer you access to a range of Medicare coverage solutions — including options that combine health and prescription drug coverage into one plan. We'll also support your transition from employer coverage to Medicare.

Choose from Medicare Advantage plans, Medicare Part D Prescription Drug Plans, and other coverage options.

### YOUR NEXT STEPS

Your health care needs are unique. We're here to listen to your needs and help you understand your coverage options. Our licensed agents are ready to walk you through your options and answer your questions each step of the way. Call now to begin mapping out your personalized journey.

## WE'RE ONLY A PHONE CALL AWAY



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