



Getting Started on Your Medicare Journey While You're Still Working

Considering Medicare and not sure where to start? Did you know you can take Medicare while actively working? Here are six things to consider when choosing Medicare coverage.

1. Coverage Needs

When considering Medicare Advantage plans or Medicare Supplement Insurance (also called Medigap) think about your specific needs. Make sure the coverage meets your budget, health and wellness needs.

2. Prescription Drug Plans

While a Part D prescription drug plan is optional, consider the drugs you need now and possibly in the future. Look for plans that meet your current medication needs at a cost you can afford. Also, be aware you may have to pay a penalty if you join a drug plan later. Finally, see if you're eligible for a free Medication Therapy Management (MTM) program. 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 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. Quality of Care

The quality of care and the types of services provided can vary greatly from one plan to another. A licensed insurance agent can help you review and compare plans to find the plan that's a right fit for you.

5. Travel

Original Medicare doesn't cover care outside of the United States. But you can buy a Medicare Supplement Insurance (Medigap) Plan that offers travel coverage.

6. Costs

Carefully evaluate all costs. These include monthly premiums and deductibles, as well as how much you'll pay for hospital stays, emergency services and doctor visits. You'll want to get an estimate of what your costs will be before you retire.

Our Goal Is Simple

We want to provide you with clarity and confidence every step of the way. Our licensed insurance agents know Medicare inside and out. They take the time to learn about your health care needs and explain all your coverage options to you clearly. You can count on us to help you take the guesswork and confusion out of your 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, and wellness and fitness programs at no additional cost. You've earned your Medicare benefits. And 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 plans – including choices that combine health and prescription drug coverage into one plan.

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

Original Medicare Can Leave Coverage Gaps

For example, Original Medicare doesn't cover prescription drugs or long-term care. And it only covers about 80% of your medical care costs. These gaps in coverage can be covered with plans such as Medicare Advantage plans, prescription drug plans, and other coverages.

Your Next Steps

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

The plans are PDP, HMO, PPO with a Medicare contract. Their SNPs also have contracts with State Medicaid programs. Enrollment in any plan depends on contract renewal. Medicare Transition Services (MTS) is not connected with or endorsed by the U.S. Government or the Federal Medicare Program. MTS is a program offered by Carefree Insurance Services, Inc.® We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE (TTY: 1-877-486-2048), 24 hours a day, 7 days a week, to get information on all your options. This is a solicitation of insurance. Plans not available in all states. Contact may be made by a licensed insurance agent or insurance company. The MTS program is not offered as part of an employer sponsored benefit plan. Recommendations made by an MTS employee or licensed agent are recommendations of MTS and should not be deemed to be endorsed by your employer. Please refer to aetnamedicare.com/en/footer/disclaimers.html for Nondiscrimination, Language Assistance, and Effective Communication for Individuals with Disabilities.