

Taking The Mystery Out Of Medicare

- What you need to know about Medicare
- How Medicare works
- Your Medicare coverage options
- Prescription drug coverage facts
- How and when to enroll

☑ Your Medicare Checklist

☑ 6 MONTHS BEFORE YOU TURN 65

TIP: You cannot contribute to an H.S.A. nor can you obtain Tax Credits for your coverage when you are eligible for Medicare.

- Attend an educational “Medicare 101” session with a trusted Medicare advisor.
 - In Person, Online or Phone appointments are available

☑ 3 MONTHS BEFORE YOU TURN 65

- Enroll in Medicare before you turn 65
 - avoid a lapse in coverage
 - avoid late enrollment penalties on both Part B and Part D
- Explore the additional coverage options available to you. Medicare was never meant to cover all of your medical expenses
- Consider your insurance company’s reputation and experience
- Arrange for additional coverage to help fill the gaps in Medicare

☑ THE MONTH YOU TURN 65

It's not too late. Sign up for additional coverage, even if you’re already enrolled in Medicare.

☑ 3 MONTHS AFTER YOU TURN 65

You should be enrolled in Medicare by now. Be sure to have additional coverage in place. Next month could be too late for most options.



MEDICARE & HEALTH INSURANCE SPECIALISTS
SERVING COLORADO & MONTANA

CO Office: 970-295-4510

MT Office: 406-414-9950

Bob Cell: 970-310-5459

Gail Cell: 970-310-4278

Office Location: 1925 Grand Ave, Billings, MT 59102
Call for your appointment. TTY711