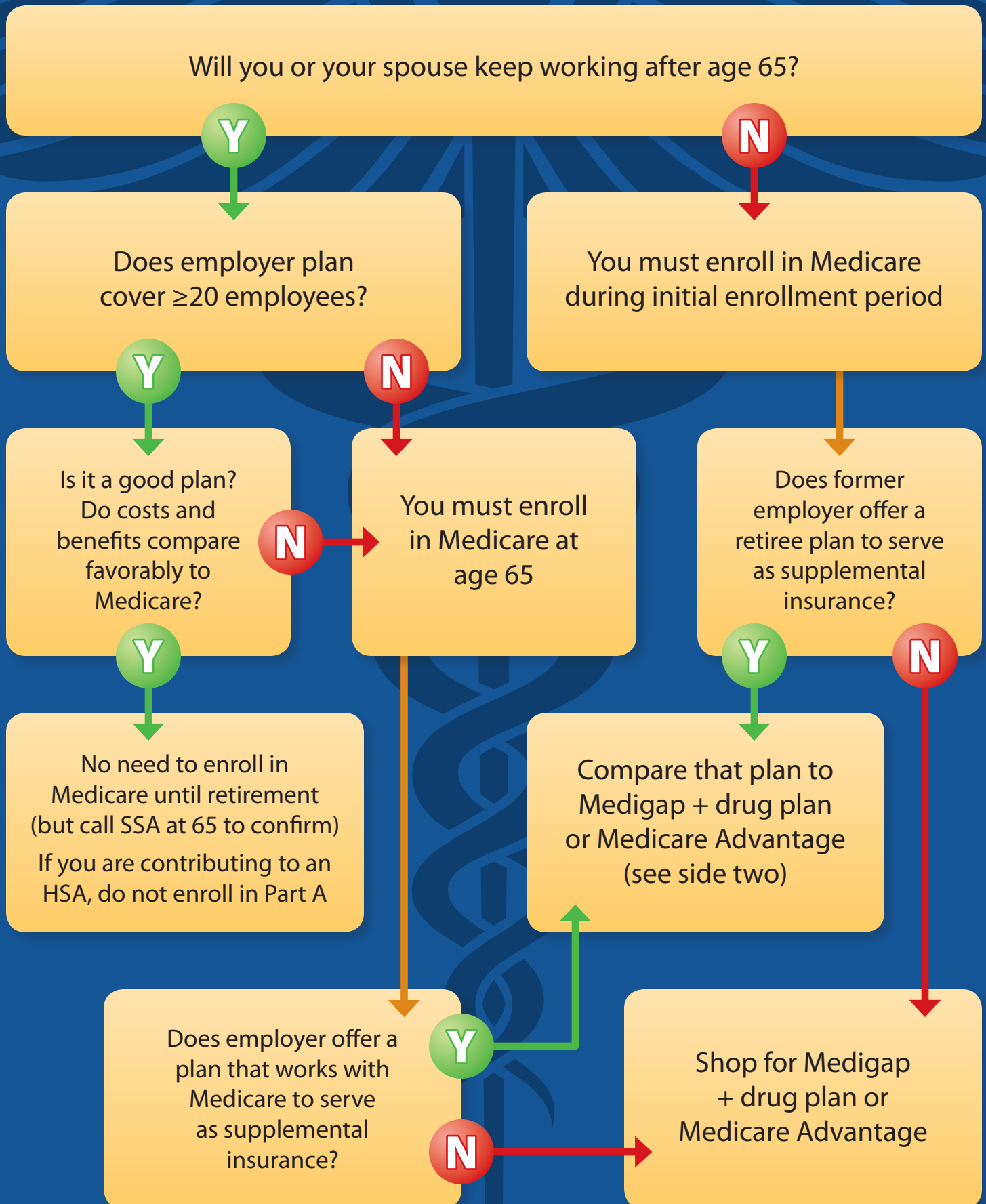


Medicare Enrollment Planning



Steps to take when comparing Medicare to 20+ employer insurance

STEP 1: Talk to your employer to see if your current insurance will change at age 65.

STEP 2: Gather all documents pertaining to your employer-sponsored insurance.

STEP 3: Find a comparable Medicare plan—either traditional Medicare A, B, D plus Medigap, or a Medicare Advantage plan.

STEP 4: Figure out which plan is a better value by comparing prices and benefits.

STEP 5: Consider other factors, such as spousal insurance, whether you'd have to change your doctors, etc.

STEP 6: Get a second opinion from a trusted insurance agent or consultant.

Considerations

- Can you see the doctor you want? Are the right specialists available if you need them?
- How much will you have to pay for your medications?
- What are the monthly premiums?
- What other out-of-pocket costs might you incur based on your expected health care usage?
- Are family benefits important? If the decision to go off the employer plan would affect your spouse's insurance, add the cost of spouse's coverage to your analysis.

To enroll in Medicare, visit ssa.gov/benefits/medicare or call (800) 772-1213