

# Are You Approaching or Over 65? Let's Talk About Medicare!



## What You Need to Know:

Medicare is a federal health insurance program designed for people age 65 and older, and knowing how it works will help you make informed decisions about your healthcare coverage. There are free options and resources available to you!

## What is Medicare

Medicare provides health insurance to individuals 65 and older, as well as certain younger individuals with disabilities. It helps cover various healthcare costs that might not be fully covered by other insurance plans.

## 4 parts of Medicare

- **Part A: Hospital Insurance**  
Covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care.
- **Part B: Medical Insurance**  
Covers outpatient care, doctor visits, preventive services, and some home health services.
- **Part C: Medicare Advantage**  
An alternative to Original Medicare (Parts A and B) offered by private insurance companies. It often includes additional benefits like vision, dental, and hearing coverage.
- **Part D: Prescription Drug Coverage**  
Provides prescription drug coverage through private plans. It helps with the cost of medications

## Who can I speak to about my options?

At Senior Advisors, they specialize in helping you understand and navigate Medicare with ease. Their top priority is to reduce stress for Medicare beneficiaries by providing education, an overview of the choices available, and making recommendations for each individual's coverage. Their services come at **no cost to you**. They help to ensure that you are not overpaying for your Medicare Coverage (Original Medicare or Medicare Advantage) year after year while also proactively keeping you informed about changes and updates with Medicare. Speak with a Medicare Specialist today at **908-272-1970**

## Top 5 mistakes made by Medicare beneficiaries

1. Not enrolling in Medicare Part B
2. Not analyzing your prescription drug plan
3. Not knowing the difference between Advantage Plans and Supplement Plans
4. Not accepting that you may not always be healthy
5. Selecting a plan based on what your friends and relatives have

## Planning ahead is key

We're committed to supporting you as you approach this important milestone. Please reach out with any questions or for additional guidance.

## Contact Information

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Calendar Link: <https://senior-advisors.com/justin/> This is a calendar link so you can see their availability and book a call!

