



SENIOR HEALTHCARE
ADVISORS
A Non-Government Entity

Welcome!

This booklet is your simple guide to healthcare before you turn 65.

We created this guide to help you understand your options before Medicare starts. We keep things simple so you can make smart choices for your health and your budget.

You do not have to do this alone.

We are here to help you every step of the way.

Inside, you will learn:



What Medicare is and who gets it



What Medicare Advantage plans offer



The different parts of Medicare



How Medigap (Medicare Supplement) helps



When to enroll and why timing matters



How to choose the right plan for you



Our promise to you:

We listen to your needs.

We answer your questions in clear, simple terms.

We compare options so you can choose with confidence.

We treat you with respect and care.



Speak with our trusted licensed insurance agent at no cost & no obligation.

Get help reviewing Medicare Advantage, Original Medicare, and Medicare Supplement options.

Call (954) 737-4110

TTY: 711



You have choices. We make it easy to understand them.

Let's find the right healthcare plan for you before you turn 65.

Sources: [medicare.gov/basics](https://www.medicare.gov/basics) | [ssa.gov/medicare/sign-up](https://www.ssa.gov/medicare/sign-up) | [uhc.com/medicare](https://www.uhc.com/medicare)



Senior Healthcare Advisors, LLC.



828 S. Military Trail,
Deerfield Beach, Florida, 33442



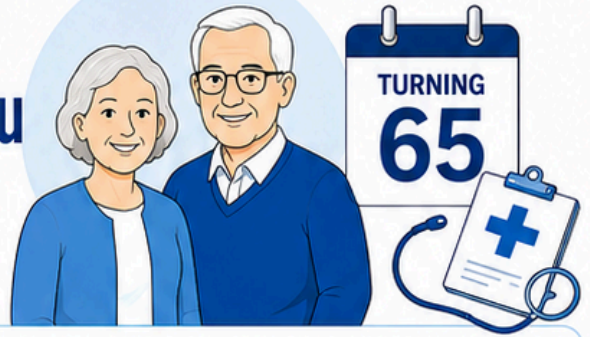
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Medicare Made Simple: What It Is and How It Helps You

Clear answers so you can make the right choice with confidence.



1 What Medicare Is

Medicare is a federal health insurance program. The government created it to help people pay for medical care. Most people join Medicare when they turn 65. Some younger people also qualify if they have certain disabilities.

Medicare helps cover doctor visits, hospital stays, and other medical services. It does not pay for everything. Many people still have out-of-pocket costs. These include deductibles, copays, and services that Medicare does not cover.

Think of Medicare as a base layer of health coverage. It gives you a starting point. Many people build on that coverage based on their needs and budget.

2 Who Is Eligible

You may qualify for Medicare if you meet one of these conditions.



You are 65 years old or older.
Most people qualify under this rule.



You are under 65 and have a qualifying disability.
Social Security decides if your condition qualifies.



You have End-Stage Renal Disease or ALS.
These are specific medical conditions that allow earlier access.



If you worked and paid Medicare taxes for at least 10 years, you usually qualify for premium-free Part A. If not, you may still enroll and pay a monthly premium.

3 The Different Parts of Medicare

Medicare has different parts. Each part covers a different type of care.

PART A



Hospital Care

Covers inpatient stays, skilled nursing care, hospice care, and some home health services.

PART B



Medical Care

Covers doctor visits, outpatient care, preventive services, and medical equipment.

PART D



Prescription Drugs

Helps pay for medications prescribed by your doctor.



These parts work together, but they do not cover everything. That is why many people look at additional options later.

4 When to Enroll

Timing matters. Many people miss this step and pay penalties later.

Your Initial Enrollment Period starts three months before your 65th birthday. It includes your birthday month and ends three months after. This gives you a seven-month window to enroll.



If you delay without proper coverage, you may face late penalties. These penalties can last for life.

Some people can delay enrollment if they have employer coverage. The rules depend on the employer's size and the type of plan.

5 Real-Life Example



Maria turns 65 in June. Her enrollment window starts in March and ends in September. She enrolls in April. Her coverage starts in June without delay.



John waits until October. He misses his window. He must wait for the General Enrollment Period and may pay penalties.

6 Let's Talk

Many people feel confused at this stage. That is normal. The rules are not simple, and mistakes can cost money. A short call with a licensed agent can help you understand your timeline and your options.



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Medigap (Medicare Supplement): Help Pay What Medicare Does Not Cover

Extra protection for out-of-pocket costs.



1 What Medigap Is

Medigap is also called Medicare Supplement Insurance. Private companies sell these plans.

These plans work with Original Medicare. They help pay costs like copays, coinsurance, and deductibles.

They do not replace Medicare. They add to it.

2 What It Covers

Medigap helps reduce out-of-pocket costs. It can cover hospital costs after Medicare pays its share.

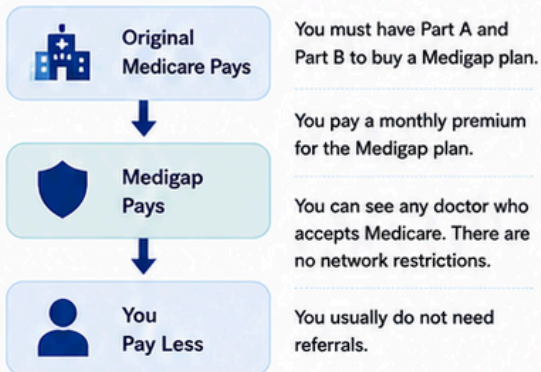
Some plans also cover care when you travel outside the United States.

Each plan type has a standard structure. This means the benefits are the same across companies. Only price and service differ.

May help cover:

-  Hospital coinsurance
-  Copayments
-  Deductibles
-  Care when traveling outside the U.S.

3 How It Works



4 Real-Life Example

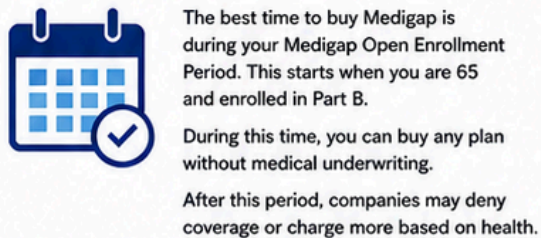


Susan wants predictable costs. She chooses a Medigap plan. She pays a higher monthly premium but has fewer surprises when she visits doctors.



Mark wants lower monthly costs. He accepts higher out-of-pocket risk. He looks at other options.

5 Best Time to Enroll



Why Many People Choose Medigap



No networks
See any doctor who accepts Medicare.



No referrals
You usually do not need referrals to see specialists.



Predictable costs
Helps limit out-of-pocket surprises.



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Sources: [medicare.gov/health-drug-plans/medigap](https://www.medicare.gov/health-drug-plans/medigap) | [medicare.gov/basics](https://www.medicare.gov/basics) | [uhc.com/medicare](https://www.uhc.com/medicare)



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Medicare Advantage: All-in-One Coverage Explained

One plan that may combine hospital, doctor, and extra benefits.

MEDICARE ADVANTAGE PLAN



All-in-one coverage that combines Parts A, B, and usually includes Part D.



Hospital
(Part A)



Doctor
(Part B)



Prescription
(Part D)

1 What Medicare Advantage Is

Medicare Advantage is also called Part C. Private insurance companies offer these plans. They must follow rules set by Medicare.

These plans combine Part A and Part B into one plan. Most plans also include Part D for prescription drugs.

This means you can have one plan instead of separate parts.

2 What It Covers

Medicare Advantage covers everything Original Medicare covers. Many plans also include extra benefits.

These may include prescriptions, dental care, vision exams, hearing aids, and fitness programs.

Some plans also offer transportation to medical visits or over-the-counter allowances.

These extra benefits are one reason many people choose this option.



Prescription



Dental



Vision



Hearing



Fitness



Transportation

3 How It Works



Medicare Advantage plans use networks. You may need to use specific doctors and hospitals.



Some plans require referrals to see specialists. Others do not.



You may have copays when you visit a doctor or hospital.

4 Real-Life Example



David chooses a Medicare Advantage plan. He pays a low monthly premium. He visits his primary doctor and pays a small copay. His plan also covers his dental cleaning and eye exam.



Lisa prefers flexibility. She travels often. She decides this type of plan may not fit her needs.

5 When to Enroll



Initial Enrollment Period

You can join a Medicare Advantage plan during your Initial Enrollment Period when you first become eligible for Medicare.



Annual Enrollment Period

You can switch plans during the Annual Enrollment Period from October 15 to December 7 each year.



Special Enrollment Periods

Some people qualify for Special Enrollment Periods based on life events.



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Are You Ready to Make a Medicare Decision?



You now understand the basics of Medicare and the different options available to you.

The next step is making a decision that fits your health needs, lifestyle, and budget.

Many people wait too long or choose a plan without understanding the details. Both mistakes can cost money and limit access to care.

A short conversation with a licensed agent can help you make the right choice with confidence.



Timing Matters

Your enrollment periods are limited.

Acting on time helps you avoid late penalties that can last for life.



The Right Coverage

The right plan should fit your health needs, lifestyle, and budget.

Understanding your options helps you make the best choice.



Expert Guidance

A licensed insurance agent can explain the choices clearly and help you compare plans side by side. You get answers based on your situation, not pressure.



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We are here to help you choose with clarity and confidence.

Our goal is simple: to help you understand your options and make the best decision for your health and your future.



By completing this form or calling Senior Healthcare Advisors, you agree that a licensed insurance agent may contact you by phone, email, or text message to discuss Medicare Advantage, Medicare Prescription Drug (Part D), and Medicare Supplement Insurance plans. This is a solicitation for insurance. Consent is not required as a condition of enrollment.

Senior Healthcare Advisors represent Medicare Advantage HMO, PPO, and PFFS organizations and stand-alone Medicare Prescription Drug Plans that have a Medicare contract. Enrollment depends on the plan's contract renewal.

We do not offer every plan available in your area. We represent [six] organizations that provide [81,602] products across [3,081] counties. Please contact Medicare.gov, 1-800-MEDICARE (TTY: 711), or your local State Health Insurance Program (SHIP) for information on all your options.

Not all plans offer all benefits. Benefits may vary by carrier and location. Limitations and exclusions may apply.

Senior Healthcare Advisors is not affiliated with or endorsed by any government agency or the federal Medicare program.



Your health.
Your choices.
Our commitment.



Sources: [medicare.gov/basics](https://www.medicare.gov/basics) | [ssa.gov/medicare/sign-up](https://www.ssa.gov/medicare/sign-up) | [uhc.com/medicare](https://www.uhc.com/medicare)



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