

## Medicare Consulting Services

Although Medicare is mostly thought of as a service for individuals, within group benefit offerings there are concerns; such as when group plan participants (and/or their spouses) become Medicare eligible or when a group plan participant is already Medicare eligible and is interested in transitioning to a Medicare plan while avoiding any pitfalls.

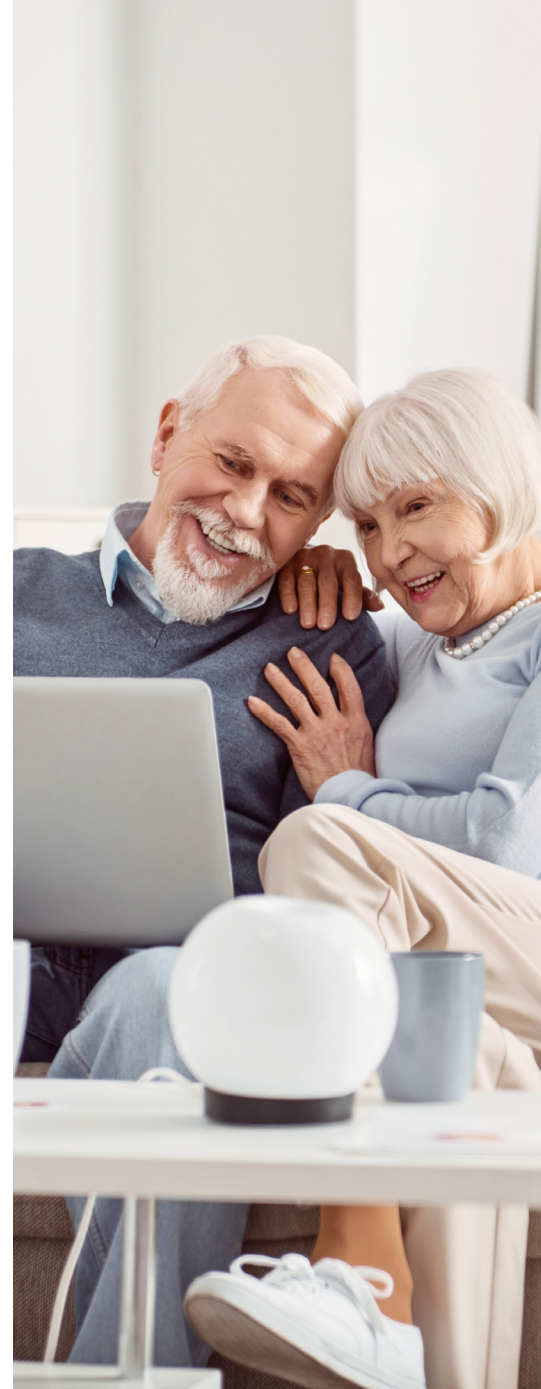
### Are you or a spouse:

- becoming eligible for Medicare?
- on Medicare disability?
- covered by an Employer Group Health Plan and are already eligible for Medicare?
- contributing to a Health Savings Account (HSA)?
- within six months of turning 65 and deciding between staying on your group plan or transitioning to Medicare?
- comparing group coverage vs. Medicare coverage to decide which is the best fit for you?
- aware whether the prescription drug coverage under your Employer Group Health Plan is “creditable” or “non-creditable” coverage?
- losing group coverage and choosing between Medicare & COBRA?

If you are experiencing one of these situations, it’s important to know how Medicare can potentially affect and/or coordinate with your group health plan.

### Medicare eligible individuals are encouraged to schedule a personal, one-on-one phone call with a Medicare Consultant to assist you with the following:

- Advise on whether it’s in your best interest to remain on the group plan or transition to Medicare.
- Understand your needs and make an expert recommendation based on your specific situation.
- Provide a customized drug analysis based on your current prescriptions.
- Provide guidance to Medicare eligible individuals regarding the timing of a proper enrollment, as well as how to avoid certain penalties.
- Explain how to properly enroll in your recommended plan.
- Guide Medicare eligible individuals through the ongoing evaluation of each plan.



### Learn More

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