## Exploring your Medicare options?

Learn the ins and outs of Medicare so you can make a **wise** choice when the time comes.

### Get wise to the ways of Medicare

In just a few short months, you'll be eligible to enroll in Medicare-and now's a great time to prepare for the journey ahead. But remember, you're not alone. We're here to help you understand your options.

#### Your Medicare journey

Education	Plan Comparison	Your Initial Enrollment Period	Your Coverage Begins
Start learning about Medicare at least six months before your 65th birthday.	Start comparing plans at least three months before your Initial Enrollment Period begins.	You can enroll in a Medicare plan during your Initial Enrollment Period, which is the three months leading up to the month of and the three months after your 65th birthday.	Your Medicare coverage begins the first of the month following the date you enroll in a plan.

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# Top 5 things to consider when comparing Medicare plans

#### **1.** Your budget.

Monthly plan premiums, copays, deductibles and out-of-pocket expenses can add up. Make sure you're taking costs into account when exploring your options.

#### 2.Benefits that promote health.

Original Medicare (Part A and Part B combined) doesn't cover everything. Look for Medicare plans with the benefits that help promote your total health—like vision, dental, prescription drug and hearing.

#### 3. Your health history.

Some plans may not cover certain health care services or prescriptions. Be sure to include your current health needs in your plan comparison.

#### 4. Your care providers.

If you want to continue seeing your current doctors and specialists, then you'll want to make sure they're covered under the plans you're considering.

#### 5. Your location.

Finding care close to home or that covers you while traveling can make a difference. Take this into account when making your selection.

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