

Your Medicare Resource is Here!

Introducing Senior Advisors

Effective August 1st

Our New Medicare Guidance Partner

As part of our commitment to supporting employees through every stage of life, we are pleased to announce **Senior Advisors** as our new Medicare guidance partner.

Whether you're approaching age 65, planning for retirement, or simply exploring your future healthcare options, **Senior Advisors** can help you understand Medicare and make informed decisions about your coverage.

Medicare FAQ

What is Medicare?

Medicare is a federal health insurance program for individuals age 65 and older, as well as certain younger individuals with disabilities or qualifying medical conditions.

I am turning 65. Do I have to enroll in Medicare?

Not necessarily. If you are actively working and covered under our employer-sponsored group health plan, you may have options regarding when to enroll in Medicare. The best choice depends on your individual situation.

How does Medicare work with my employer health plan?

The answer depends on several factors, including your employment status; Senior Advisors can explain how benefits coordinate and help you determine whether enrolling in Medicare makes sense for you.

Will Medicare cover my spouse?

No. Medicare eligibility is based on each individual's age or disability status. Your spouse must qualify separately for Medicare coverage.

What happens if I miss my Medicare enrollment window?

Depending on your circumstances, delaying enrollment without qualifying coverage could result in late enrollment penalties or coverage delays.

How much does Medicare cost?

Costs vary based on the type of coverage selected and individual circumstances. Premiums, deductibles, copays, and other out-of-pocket costs may apply.

What are the different parts of Medicare?

- **Part A** – Hospital care, Skilled nursing, Hospice, Home health services
- **Part B** – Doctor visits, Outpatient services, Preventive care, Medical equipment
- **Part C** – Medicare Advantage - Alternative way to receive Medicare benefits through private insurance plans
- **Part D** – Prescription Drug Coverage - Covers the cost of prescription medications

When should I contact Senior Advisors?

We encourage you to contact Senior Advisors if:

- You are approaching age 65
- You are considering retirement
- Your spouse is becoming Medicare-eligible
- You have questions about Medicare and your employer-sponsored coverage

Contact Information

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- Calendar Link:
<https://calendly.com/medicarerod/consultation>