



MEDICARE BENEFITS GUIDE

You've got options.

It's our job to help you find the best one. HighRoad Partners helps clients better understand their Medicare Plan options. In today's rapidly changing Medicare market, it's important to consider your Medicare plan options, your physician/clinic networks as well as your prescription drug needs.

Kayla Leeds

Maria Wingenbach



IT STARTS WITH EDUCATION

When you meet with our Licensed Medicare Agents, they'll evaluate your prescription drugs, your provider networks, and help you make an informed plan selection.

The rest is easy. Our Licensed Medicare Agents help you submit an application for coverage and confirm that coverage is in force. Medicare Agents are committed to helping you select a plan that will best meet your needs and budget.



PRESCRIPTION DRUGS

Your Part D Plan selection can have a significant impact on your monthly out-of-pocket costs. Our experienced Agents will evaluate your prescription drugs and help you select a plan that could save you money.

IMPORTANT DATES



- **Annual Election Period (AEP):** October 15th through December 7th.
- **Open Enrollment Period (OEP):** January through March
- **Initial Election Period (IEP):** 7-month window (3 months before birthday month, birthday month, 3 months after birthday month).
- **Special Election Periods (SEP) – 63 day period:** Medicare rules provide SEP election periods when you lose employer coverage (along with many other SEPs). Visit Medicare.gov for a complete list.
- **Guaranteed Issue Period:** Medicare rules provide a Guaranteed Issue Period to enroll in Medicare Supplement, Medicare Advantage (MA) and Prescription Drug Plans (PDP) without underwriting.

An independent local agency, HighRoad Partners represents multiple company plans which allows them to help you choose the plan that fits you best. And the BEST part, it doesn't cost you more to work with an independent agent.

**CALL TO
LEARN MORE**

OUR 3-STEP PROCESS TO SIMPLIFY YOUR MEDICARE DECISION



1

COMPARE YOUR OPTIONS

We're committed to education. Our Agents will work with you one-on-one to review your prescription drugs, your physicians, and the plan options in your area. Understanding these plan types and options ensures you'll understand the benefits and get the most from your plan.

2

SELECT THE PLAN THAT'S RIGHT FOR YOU

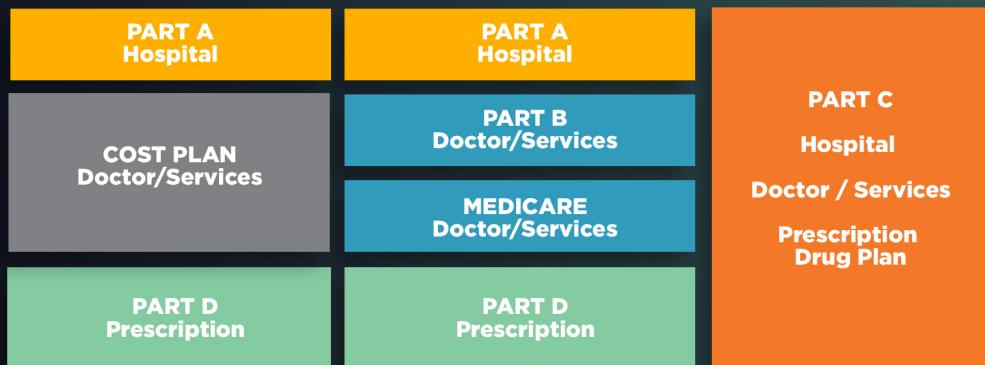
Our job is to make the process easy. As an independent agency, we offer insurance plans from all the leading companies and will help you select a plan that best meets your needs and budget.

3

FEEL CONFIDENT ABOUT YOUR ENROLLMENT

Once you select a plan, we'll complete the enrollment process with you and confirm your coverage is issued promptly. We'll make sure we're with you every step of the way.

THREE WAYS TO RECEIVE YOUR MEDICAL BENEFITS



- **MEDICARE COST PLANS**

Medicare Cost Plans appeal to many people. They provide a blend of benefits from both original Medicare and Medicare Advantage Plans. Cost Plans also feature additional flexibility to enroll in stand-alone PDP prescription drug coverage and some ability to switch plans outside normal enrollment periods. Medicare Cost Plans are offered through private insurance companies and are only available in certain areas of the country.

- **MEDICARE SUPPLEMENT**

Medicare Supplement (or Medigap) plans pay the copayments and coinsurance costs not covered by original Medicare Part A and B. These private market plans provide comprehensive coverage and are guaranteed renewable.

- **MEDICARE ADVANTAGE PART C**

Medicare Advantage health plans can provide lower monthly premiums, reasonable co-pays, and often include dental, vision and hearing benefits. These all-in-one plans can be a good option to consider. Remember to always refer to the insurance company's plan materials for actual benefits.

Call HighRoad Partners and let us guide you today!