

WHO can help find the right plan for me?



A local agent with
Fidelis Consultants

Fidelis Consultants is a local health insurance brokerage specializing in helping Medicare beneficiaries understand the Medicare program, its benefits, and any additional coverage options. We ensure our clients find the right plan for them that's affordable and provides the maximum coverage available. Our commitment is to provide you with the highest degree of professional guidance, service, loyalty, and care.

WE CAN HELP!

I can help with these insurance products:

 **Fidelis**[™]
AN INTEGRITY  COMPANY

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AN INTEGRITY  COMPANY

A non-government entity powered by Fidelis Consultants, a health insurance agency.



Confused about
COVERAGE?

Learn the **5 W's** of Medicare!

Call to speak with a licensed agent!

WHERE do you begin?

4 Parts of Medicare Coverage

PART A
Hospital

PART B
Medical

PART C
Medicare
Advantage

PART D
Prescription
Drug

You start with
Medicare Part A + Part B

WHY the need for additional coverage?

Part A + B doesn't include:

- Assistance covering Part A + B deductibles and co-insurances.
- Comprehensive dental, vision and other important ancillary benefits.
- A yearly limit on your out of pocket medical expenses.
- Part D Prescription Drug coverage.

We look forward to serving you!

Set up your no cost, no obligation consultation with a licensed agent!

WHAT can you do to fill in the coverage gaps?

Don't worry! There are two ways to get the additional coverage you need.

OPTION 1 (Medicare Supplement)

Enroll in a Medicare Supplement with a standalone Part D Plan (Prescription Drug Plan).

- Medicare Supplements offer a variety of plan options to fit your budget and coverage needs.
- A network allows you to see any provider that accepts Medicare.
- Some provide emergency medical coverage outside of the country.
- You won't need provider referrals and prior authorizations.

OPTION 2 (Medicare Advantage)

Enroll in a Part C, Medicare Advantage Prescription Drug Plan that includes Part D Prescription Drug coverage.

- Very affordable.
- Includes a yearly limit on medical out of pocket expenses.

WHEN can you enroll?

OPTION 1 (Medicare Supplement)
ENTIRE MONTH of your 65th birthday (Part B starts)



Continues **FIVE** months after first month receiving Part B



INITIAL ENROLLMENT PERIOD

OPTION 2 (Medicare Advantage)
ENTIRE MONTH of your 65th birthday

THREE months before



THREE months after



INITIAL ENROLLMENT PERIOD