



Confused about your **MEDICARE OPTIONS?**

WHO can help find the right plan for me?

A local agent with Fidelis Consultants!

Fidelis Consultants is a local health insurance brokerage that specializes in Medicare, benefits, and additional coverage options.

We ensure our clients find the right plan for them and obtain the maximum coverage available. We commit to providing our clients with the highest degree of professional guidance, service, loyalty, and care.

WHERE do you begin?

Original Medicare includes Part A + Part B

PART A
Hospital

PART B
Medical

PART C
Medicare Advantage

PART D
Prescription Drug

WHY the need for additional coverage?

Medicare Part A + Part B doesn't include:

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

WHEN can you enroll? (*Initial Enrollment Period*)

Option 1
(*Medicare Supplement*)

- **Entire** 65th birthday month (Part B starts)
- Continues **five** months after first month receiving Part B



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



INITIAL ENROLLMENT PERIOD

Option 2
(*Medicare Advantage*)

- **Three** months before
- **Entire** 65th birthday month
- **Three** months after

THREE months before



THREE months after



INITIAL ENROLLMENT PERIOD

Enrollment in the described plan type may be limited to certain times of the year unless you qualify for a special enrollment period. We do not offer every plan available in your area. Currently we represent organizations which offer products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

WHAT can you do to fill in the coverage gaps?

Don't worry, you have options!

Option 1 (Medicare Supplement)
Enroll in a Medicare Supplement with a standalone Part D Plan.

- Medicare Supplements offer a variety of plan options to fit your needs.
- An open network allows you to see any provider that accepts Medicare.
- Some provide medical coverage outside of the country.
- No need to hassle with provider referrals and prior authorizations.

Option 2 (Medicare Advantage)
Enroll in a Medicare Advantage (Part C) that includes a Part D Plan.

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

Schedule a consultation today!

Licensed Insurance Agent