



HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

MEDICARE QUICK REFERENCE GUIDE

Helping Nebraska and Iowa seniors understand Medicare with confidence



TURNING 65?
Preparing for Medicare
can be confusing



WE'RE HERE
to simplify your options
and guide your decisions.



LOCAL HELP
You can trust in
Nebraska & Iowa



1. WHEN CAN I ENROLL?

- **Initial Enrollment Period** (7 months)
3 months before your 65th birthday, your birthday month, and 3 months after.
- **Annual Enrollment Period**
Oct. 15 - Dec. 7 each year
- **Special Enrollment Periods**
may apply if you qualify



2. MEDICARE HAS FOUR PARTS

- Part A** - Hospital Insurance
- Part B** - Medical Insurance
- Part C** - Medicare Advantage
(Offered by Private Plans)
- Part D** - Prescription Drug Coverage



3. WHAT DOES MEDICARE COST?

- Part A is usually premium-free.
- Part B has a monthly premium
- Costs for Part C, Part D and supplemental plans vary.
- We'll help you understand your total monthly costs.



4. DO I HAVE TO DO THIS ALONE?

No. Our job is to help you
understand your options and
compare plans at no cost to you.

We work for you,
not the insurance companies.

HAVE QUESTIONS? WE'RE HERE TO HELP!



Call: 402-934-3990
Text: 402-290-0238



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Independent Medicare Guidance for Nebraska & Iowa



QUESTIONS TO ASK

BEFORE CHOOSING A MEDICARE PLAN

The right plan depends on your health, budget, lifestyle and personal preferences

1. Are my doctors and hospitals in network?
2. Are my prescription medications covered?
3. What will my monthly premium and out-of-pocket costs be?
4. What is the maximum out-of-pocket amount?
5. Do I travel or spend time outside my plan's service area?
6. Do I qualify for extra help programs to lower my costs?
7. Do I prefer a plan with predictable costs and fewer surprises?
8. Do I want extra benefits like dental, vision, or hearing?
9. How often do I visit specialist or need additional care?
10. What happens if my plan changes next year?

WE CAN HELP WITH:



Medicare
Advantage
Plans



Medicare
Supplement
Plans



Prescription
Drug
Plans



Dental, Vision
& Hearing
Plans



Hospital
Indemnity
Plans



Cancer &
Critical Illness
Coverage



ACA
Marketplace
Plans



*Let's find the right
coverage for you.*

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SCHEDULE A FREE
MEDICARE REVIEW

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SCAN TO VISIT
OUR WEBSITE



Helping Nebraska & Iowa Seniors Navigate Medicare with Confidence