HELPING HANDS
FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

TURNING 65?
HERE'S YOUR TIMELINE

Knowing what to do - and when to do it - can help you avoid costly mistakes and unnecessary stress

6 MONTHS BEFORE 65

- Start Learning About Medicare
- Begin Researching your Medicare Options
- Think about retirement plans and timing
- Review current Employer or spouse coverage
- Start gathering questions

3 MONTHS BEFORE 65

- Time to Prepare
- Apply for Medicare Part A and Part B (if needed)
- Make a list of prescriptions
- Make a list of doctors and specialists
- Start comparing plans
- Verify that your doctors, hospitals, and pharmacies participate with the plans you're considering.

BIRTHDAY MONTH

- Medicare coverage begins
- Watch for Medicare and insurance ID cards
- Set up Mail-Order Pharmacy (if desired)

FIRST 90 DAYS

- Settle Into Your Coverage
- Make sure prescriptions are processing correctly.
- Schedule preventive visits and wellness exams.
- Learn about additional benefits available through your plan.
- Ask questions if something doesn't seem right.
- Keep your records and insurance information organized.

COMMON MEDICARE MISTAKES TO AVOID

❌ Waiting too long to enroll in Medicare
❌ Assuming Medicare covers everything
❌ Not reviewing prescriptions and pharmacies
❌ Ignoring Medicare mail
❌ Missing Special Enrollment Period deadlines
❌ Choosing a plan without reviewing doctors and hospitals
❌ Forgetting to ask about dental, vision, hearing, or prescription coverage

WHAT TO BRING TO YOUR MEDICARE APPOINTMENT

✔️ Medicare Card (if already received)
✔️ Prescription List
✔️ Preferred Pharmacy
✔️ Doctor and Specialist List
✔️ Employer Coverage Information (if applicable)
✔️ Questions You Want Answered
✔️ Your Spouse or Family Member (optional)

❓ FREQUENTLY ASKED QUESTIONS

1. When should I start planning?
    a. Most people should begin preparing about 3–6 months before turning 65.
2. Do I have to retire when I turn 65?
    a. No. Medicare and retirement are separate decisions.
3. Can I keep my current doctors?
    a. In many cases, yes. It's important to review your providers before choosing a plan.
4. Is there a cost for your help?
    a. No. Helping Hands for Senior Plans provides personalized Medicare guidance at no cost to you.

Need Help Comparing Your Options?

Helping Hands for Senior Plans

📞 402-934-3990 🌐 www.bestmedigaprates.com

Helping you understand Medicare with confidence.