

CHOOSING A PLAN

Take the time to think about your options before you choose a Medicare plan.

Read through information that is available on all the plans. Talk to your doctor, friends and family who have Medicare.

Ask yourself these questions....

Cost

- How much will I have to pay for my health care and prescription drugs?
- How much are my premiums, deductibles, and other costs?
- How much will I pay for services like hospital stays or doctor visits?
- How much will I pay if I visit a provider not on my plan's list?

Coverage

- Does the plan cover the services I need?
- Do I need to get referrals?
- Do I have, or am I eligible for, other types of health or prescription drug coverage (*for instance, from a former or current employer or a union*)?
- Do I need coverage in another state, or outside the U.S.?

Convenience

- Do I have my choice of health care providers?
- Do I have my choice of pharmacies?
- Does the plan cover my doctors and nearby hospitals?
- Do I have to choose my hospital and health care providers from a plan's list?

Ready to Compare Plans?

Compare the costs, benefits, and quality of the plans you're considering. You can always call Medicare if you need more information. And ask yourself what is most important to you in a Medicare plan — cost, coverage, or convenience?

Fill out this form to guide you....

Figure out if the plan you are considering works with your budget:

Monthly premium(s) x 12: _____

Out-of-pocket expenses: + _____

(Such as co-payments for doctor visits, prescription drug costs, etc.)

= _____

Use this list as you review the services your plan offers and that you're likely to use:

- Prescription drugs
- Dental
- Vision
- Hearing
- Coverage in another state or outside the U.S.
- Health club membership
- _____ *(fill in the blank)*

If you are still covered by your employer, check with your employer to find out how Medicare works with other insurance that you may have.

List your doctors, hospitals, pharmacies, and prescription drugs so that you can make sure they are on your plan's list:

For more information about Medicare plans available in your area, Lanford Insurance & Financial Services, lanfordfinancial.com, 828-484-7401