



Confused about  
Medicare?  
We'll guide you  
through it

Health Advocate, a benefit offered to you by your employer or plan sponsor at no cost to you, can explain Medicare so you can choose the plan that is right for you, your budget and your health situation. You can call as often as you like to get help from a Medicare specialist.

**Our experts will:**

-  **Review Medicare parts**, what each covers, and what they cost
-  **Inform you about enrollment deadlines** and when to sign up to avoid paying late enrollment penalties
-  **Explain how Medicare works** with your employer's/ spouse's plan; do a side-by-side comparison
-  **Let you know if your doctors participate** in the Medicare plan, and if your medications are in the plan's formulary
-  **Find Medicare-participating physicians**, schedule appointments
-  **Help with the application process**
-  **Answer any questions** you may have



**Call us if you are...**

- **Nearing age 65 and becoming eligible for Medicare.** To make sure you get Medicare coverage when you turn 65, sign up during the 3 months before you turn 65.
- **On an employer's or spouse's health plan and are retiring** and want to transition to Medicare
- **Age 65 or over**, still working and confused about the Medicare mail you're receiving
- **Currently on a Medicare plan** and are considering choosing a new Medicare plan during the annual enrollment period

Health Advocate is available to employees, spouses, dependents, parents and parents-in-law. It's completely confidential.



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**HealthAdvocate<sup>SM</sup>**