



LET US HELP YOU TRANSITION SMOOTHLY TO

MEDICARE

OUR GOAL IS TO EDUCATE YOU ABOUT MEDICARE AND HELP YOU CHOOSE A SUPPLEMENTAL, PART D, OR ADVANTAGE PLAN TO FIT YOUR UNIQUE NEEDS

AT NO COST TO YOU

- We are compensated by the insurance companies we work with when we enroll an individual in a Supplemental, Advantage, or Part D Prescription Plan.
- Plan prices are the same whether an individual enrolls through us or directly through the insurance company.
- Doctor's Choice is not affiliated with any one particular insurance company but rather works with a wide range of companies to offer employees competitive choices.

PHONE

1-800-656-0894

ONLINE

DoctorsChoiceUSA.com

IN PERSON

30 Quaker Lane Suite 35,
Warwick RI (In the Social
Security Building)

UNBIASED EDUCATION



We'll educate you about the ins and outs of Medicare. Our unique decision tree will help you understand how your lifestyle and health conditions factor into your decisions.

ONE-ON-ONE ATTENTION



A Doctor's Choice Advisor will work with you on an one-on-one basis to help you choose a plan based on your needs. Most consultations are through the phone or online.

ENROLLMENT SUPPORT



We'll help you fill out and submit all the necessary paperwork when it comes to your Supplemental, Advantage, or Part D plan enrollment. No worries about confusing forms, missing paperwork, or confusing terminology.

What to bring to your appointment

1. Medicare Card (if you have it already)
2. List of Prescriptions
3. List of Doctors

WHAT RETIREES OUGHT TO KNOW ABOUT MEDICARE

WHAT IS MEDICARE?

Medicare is health insurance partially funded by the federal government for individuals 65 and older or individuals under 65 who are disabled or have certain rare medical conditions.

WHAT ARE THE DIFFERENT PARTS OF MEDICARE?

Medicare comes in many parts working together to form a complete plan. Part A covers inpatient hospital costs, Part B covers outpatient medical costs, a Supplemental Plan fills some or all of the costs not covered by Parts A/B, and Part D covers prescriptions.

Part C (also called an Advantage Plan) is a standalone option that bundles Parts A, B, and often times D into one plan administered by a private insurance company.

WHAT ARE MY MAJOR CHOICES?

The major decision most people have to make is between whether they should choose a Supplemental Plan with a stand alone Part D plan or a Part C Advantage Plan. This decision is based on your health, lifestyle, and the plans available in your area. Your Doctors' Choice Advisor will be able to help guide your through this decision making process.

CAN MY SPOUSE BE ON MY PLAN?

No, Medicare consists of only individual plans. Your spouse will have to be 65 or older (or disabled) in order to qualify for his or her own Medicare plan.

WHEN SHOULD I START THINKING ABOUT MEDICARE?

We typically suggest you start the process 3 months before you're ready to retire. This gives ample time to fill out the forms and enroll in a Supplemental, Part D, or Part C Advantage plan.

WHAT ARE THE STEPS I NEED TO TAKE?

1. Enroll in Parts A and B through social security. Your benefits office can help you through this process.
2. Schedule an appointment with your Doctor's Choice Advisor to go over your Medicare options.
3. Enroll in a Supplemental, Part D, or Part C Advantage plan with your Doctor's Choice Advisor. We recommend you complete this final step 1 month prior to retirement.

HOW MUCH DOES MEDICARE COST?

Complete coverage can typically cost anywhere from \$104.90 to \$350 a month. The difference in price depends on the level of co-pays and network restrictions.

WHAT ABOUT DENTAL OR VISION?

Most Medicare plans do not cover dental. However, you can purchase a stand alone dental insurance plan.

Medicare covers certain visits to the eye doctor but typically do not cover the cost of glasses.