

5 SMART THINGS TO DO BEFORE YOU SIGN UP FOR *Medicare*

"Secure your future, embrace your dreams"



✧ Introduction ✧



You're turning 65 and suddenly your mailbox is bursting with Medicare mailers, postcards, and pamphlets. You don't know whether to feel celebrated or targeted. What do I need to do? When do I need to do it? How do I not mess this up? Instead, you've got more questions than answers... Parts, penalties, deadlines, and a whole lot of fine print.

We're Gonna Make This Easy

This guide will walk you through the 5 most important things to do before you sign up for Medicare. It's practical, clear, and even a little fun. No jargon. No overwhelm. Just help.

Why You Should Listen

We've helped hundreds of people like you avoid the Medicare maze. I've seen every mistake in the book—missed deadlines, surprise costs, plans that didn't cover what people thought they did. This guide helps you skip all that.

What YOU NEED TO DO

1. Know Your Enrollment Window

Medicare doesn't automatically enroll you unless you're already getting Social Security. Your 7-month Initial Enrollment Period starts 3 months before your birthday month. Miss it and you could pay penalties for life. Part B premiums are determined by your income the previous two years. CMS updates these premiums yearly.

2. Make a List of Your Doctors + Medications



Plans don't cover the same things. You need to know your preferred doctors and current prescriptions so we can find a plan that fits “your” needs.

3. Check If You're Keeping Employer Coverage



Still working or covered by a spouse? You might not need full Medicare yet-but timing matters. Let's look at your specific situation.

What YOU NEED TO DO

4. Compare Medigap vs Medicare Advantage



Medigap offers freedom. Medicare Advantage offers low premiums with networks. One isn't better-it depends on your health, travel, and doctor preferences.

5. Understand What Medicare Doesn't Cover



Medicare doesn't cover dental, vision, hearing aids, or long-term care. Knowing this helps you plan wisely and avoid unexpected expenses

Bonus Tip: Get Help from a Human (Not a Call Center)

Working with an independent agent means you get personalized advice-no guessing, no pressure, just help from someone who actually cares.

Medicare INSURANCE

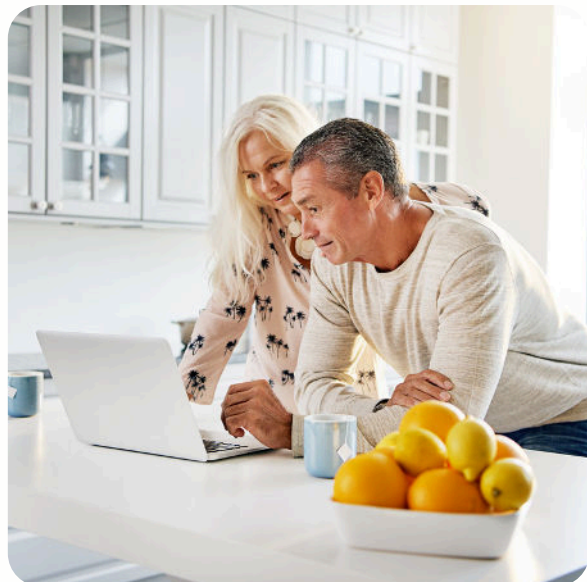


Let's Keep It Simple

You only turn 65 once. Let's make sure you get Medicare right. Need help? We will make this a very easy process for you, because that's what we do! We're here when you're ready.

Call Today!

Schedule your free Medicare review today!



Thank You

MEDICARE PLANNING GUIDE

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