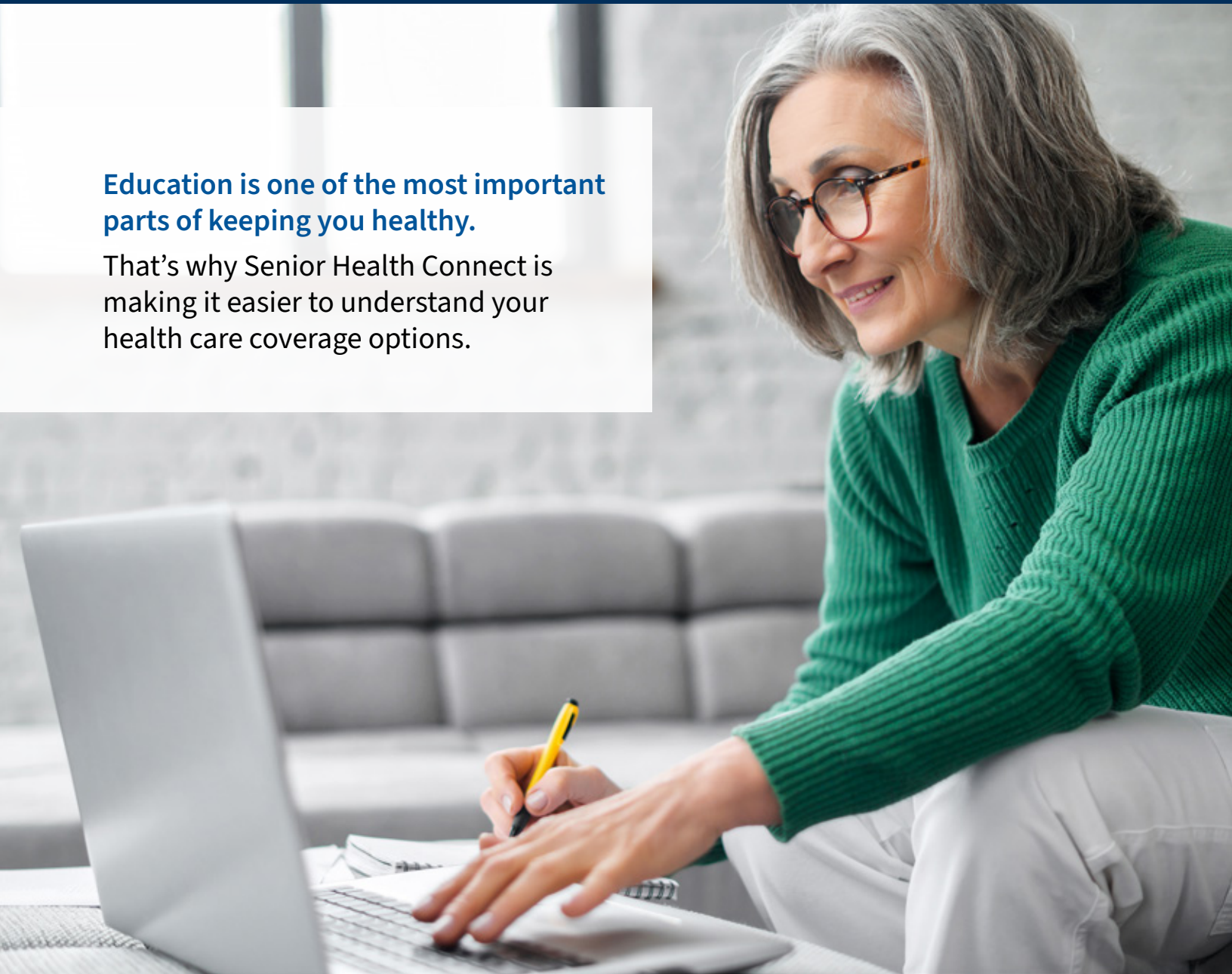


Your Medicare Enrollment Prep Guide

Education is one of the most important parts of keeping you healthy.

That's why Senior Health Connect is making it easier to understand your health care coverage options.



senior health
connect

Are you ready to enroll in Medicare?

We've created this Medicare Enrollment Prep Guide to assist you in comparing different Medicare plans while also illustrating the broadest range of benefits available to you.

The **PrepSteps** and **ConnecTips** outlined in this guide — and the information they will help you gather — can be applied to any Medicare coverage option, and should prove useful as you decide which plan is ultimately best for you.

Whether this is your first time signing up for Medicare or Medicare Advantage, or you're reassessing your options during the Annual Enrollment Period, we hope you'll find this guide to be a valuable resource.

Use the notes in this guide to improve your Medicare coverage research.

PrepStep 1.

Gather these items and information:

- Your Medicare card
 - Name and address of current doctors and specialists
 - List of current medications
 - Your current address
 - Any personal questions about your coverage
-

PrepStep 2.

How do monthly costs affect your Medicare coverage decision?

- My monthly budget is limited; I need a cost-effective plan. ___Yes ___No
- Monthly cost is less of a concern; I want the best coverage and benefits. ___Yes ___No
- The monthly premium of my current plan is \$_____ Option 1 \$_____ Option 2 \$_____

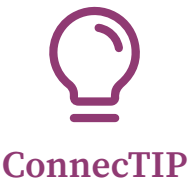


Medicare Advantage plans can vary in their monthly plan premium and annual out-of-pocket costs. You'll want to take these into account, especially if cost management is your priority.

PrepStep 3.

List your doctors that need to be covered by a Medicare Advantage plan.

Doctor's Name	In Network (yes/no)		
	Current Coverage	Option 1	Option 2



If you have favorite doctors, make sure they're in the network of the Medicare Advantage plan you choose. There may be additional costs when seeing out-of-network doctors. If a new plan you're considering has an added cost for out-of-network doctors, write it here:

\$ _____

PrepStep 4.

List the prescription drugs you take that need to be covered by your Medicare Advantage plan.

Make sure your medications are on a plan's covered drug list (often called a drug formulary). If your medications are on the list, make a note of the copay for each drug you use regularly. (The "copay" is the amount you're responsible for with each refill.)

Prescription Drug Name	Dosage	My Copay		
		Current Coverage	Option 1	Option 2
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

PrepStep 5.

Are supplemental benefits important to you?

Note which ones are covered by a plan and what that coverage offers.

Coverage Benefit	Current Plan	Option 1	Option 2
Vision			
Dental			
Hearing			
Chiropractic Visits			
Fitness Memberships			
Allowance for Over-the-Counter			
Telehealth Visits			
Meal Coverage			

PrepStep 6.

Do you require transportation to medical appointments?

Some plans include coverage for ride share services to health care related destinations like medical appointments, the pharmacy, or the grocery store.

Current Coverage

Number of rides covered: _____

Destinations included: _____

Option 1

Number of rides covered: _____

Destinations included: _____

Option 2

Number of rides covered: _____

Destinations included: _____

PrepStep 7.

Note any coverage available when you travel.

Current coverage

Travel coverage: _____

Option 1

Travel coverage: _____

Option 2

Travel coverage: _____

PrepStep 8.

Do you currently manage any chronic conditions?

Yes

No

If yes, consider looking into a Special Needs Plan (SNP).

(You are required to meet specific criteria, but it can be worth looking into because of the added benefits and care assistance available to qualifying enrollees.)

Explore your options

Talking with an expert is the most helpful way to find the best coverage for you.

Speak with someone familiar with your local plans.

Independent, licensed brokers and agents from local health plans can answer your questions and help you evaluate your available options.

To speak with one, please call

612-200-0484 (TTY 711)

Monday-Friday, 8am-6pm CT

Thank you for allowing us to support your health care decisions.

Independent, licensed insurance brokers work with Medicare beneficiaries to explain Medicare coverage options, including with respect to Medicare Supplement Insurance as well as Medicare Advantage Plan and Medicare Prescription Drug Plan options offered by organizations contracted with Medicare. The independent, licensed insurance brokers are not an affiliate of the provider group or the Medicare Advantage Plans. Independent, licensed brokers may not offer every plan available in your area. Senior Health Connect contracts with many Medicare Advantage Plans in your area. Any information the independent, licensed brokers provide will be limited to those plans they offer in your service area. For a complete listing of available Medicare Advantage Plans, please call 1-800-Medicare (TTY users should call 1-877-486-2048), 24 hours a day, 7 days a week, or consult www.Medicare.gov. Enrollment in any Medicare Advantage Plan depends upon contract renewal.