

# Choosing your Medicare

With a little help, finding the best options can be easy.

**If you are turning 65 or retiring, enrolling in Medicare can present you with a maze of decisions. And while there's no one-size-fits-all solution for your health care needs, consulting with an expert is the simple way to make your best choices clear.**



**I am Tawny Bloom**, a licensed insurance broker, and I am here to walk you through this important process. I'm passionate about connecting people with the right Medicare products!

Together, **we'll connect you with the choices that work best for you.** My goal is to help

you understand all your options, and to give you a clear picture of how Medicare works.

**My consultations are free.** That's because commissions are automatically built into Medicare products — no matter whether you sign up through a local broker like me, or directly with a carrier.

*Here are some options we can consider:*

## **MEDICARE SUPPLEMENT**

- » Because Medicare doesn't always cover the full charges by hospitals, doctors, and other health care services, these private insurance plans fill those "gaps." That's why this is often called "Medigap" coverage.

## **PRESCRIPTION DRUG PLANS**

- » Medicare's optional drug coverage helps to pay for the medications you need. Even if you don't have any prescriptions now, adding this coverage will help you save on costs later.

## **MEDICARE ADVANTAGE**

- » This is another way to get your Medicare coverage. Medicare Advantage plans are offered by private companies that follow Medicare rules, with networks of approved providers and limits on your out-of-pocket costs. Medicare Advantage plans often include prescription drug coverage, dental, vision, and hearing benefits, to name a few.

## **DENTAL / VISION COVERAGE**

- » Original Medicare doesn't cover most dental and vision care. Medicare Advantage plans often do, with limits on annual costs. I'll help you sort through these choices, too.

**Everyone has questions. Just call or email, and we'll start finding your answers.**



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