

Whittier Health Insurance Solutions

WE CAN HELP

Our goal is to find you a health plan that will maximize your benefits while minimizing your exposure. By analyzing the plans together, we will walk you through the process and help you make a thoughtful educated decision regarding your healthcare. We represent the top rated insurance companies with a Medicare contract and get paid through those insurance companies - there is no fee to you, our consultative services are complimentary.

By calling the listed number, you will be directed to a licensed insurance agent. Medicare has neither reviewed nor endorsed this information.

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www.whittiermedicare.com



The Registered Employee Benefits Consultant (REBC) designation is the undisputed professional credential for persons who advise clients on legal regulations involved in benefits management and the rules that apply to the determination and payment of the COBRA election process.

The Registered Health Underwriter (RHU) designation is the professional credential for persons who advise clients on individual and group health insurance managed care plans (HMO/PPO) and Medicare and Medicaid.

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY YOUR NAME HERE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX	
IS ENTITLED TO HOSPITAL MEDICAL		EFFECTIVE DATE (PART A) 01-01-2014 (PART B) 01-01-2014	
SIGN HERE			



MEDICARE

Find the plan that is best for you

Whittier Health Insurance Solutions
Since 1995

Whittier Health Insurance Solutions

Medicare questions for you to consider.

What is your current Medicare status and eligibility?

Your current life situation, such as your age and employment status will affect your Medicare needs and choices. Find which of the descriptions below best fits you and give us a call so we can discuss.

1 Currently enrolled in Medicare

When is the last time you did a senior benefits review to ensure your doctor and hospital accepts your plan while maintaining the best drug plan for your needs?

2 Eligible for Medicare and working

What are my options if I have employer provided health insurance?

3 Eligible for Medicare and not working

What do I do if I have retiree benefits through my employer?

Do you know when you are eligible to enroll onto a Medicare plan if you have benefits through your previous employer?

4 Eligible for Medicare and retiring soon or losing coverage

What do I do if retiree coverage is not available to me? What if my family or dependents are on my current employer plan and not eligible for Medicare?

5 Not eligible for Medicare and retiring soon or losing coverage



What do I do if I'm retiring before age 65 and I'm not eligible for Medicare?

After you enroll in Original Medicare (Parts A and B), there are two ways to get additional coverage.

STEP 1

Enroll in Original Medicare.

Original Medicare
Provided by the federal government

<p>PART A</p> 	Helps pay for hospital stays and inpatient care
<p>PART B</p> 	Helps pay for doctor visits and outpatient care



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IS ENTITLED TO EFFECTIVE DATE
HOSPITAL (PART A) 01-01-2014
MEDICAL (PART B) 01-01-2014

SIGN HERE

Decide if you need additional coverage. You have two ways to get.


STEP 2

Decide if you need additional coverage. You have two ways to get it.


OPTION 1

Add one or both of the following to Original Medicare:

Medicare Supplement Insurance
Offered by private companies

 Helps pay some of the out-of-pocket costs that come with Original Medicare


Medicare Part D Plan
Offered by private companies


PART D  Helps pay for prescription drugs


OPTION 2

Choose a Medicare Advantage plan:

Medicare Advantage Plan
Offered by private companies

PART C  Combines Part A (hospital insurance) and Part B (medical insurance) in one plan

PART D  Usually includes prescription drug coverage

 May offer additional benefits not provided by Original Medicare