

WHY YOUR MEDICARE DECISIONS MATTER...

Carol received bad advice and enrolled in Medicare too early.

Carol threw away **\$5,200** on Medicare coverage she could *never* use.

When Carol was about to turn 65, a friend told her that, in order to avoid late enrollment penalties, she needed to enroll in Medicare right away. So, Carol enrolled in Medicare Parts A, B and D as soon as she turned 65, but she also kept her husband's employer-provided health coverage.

In addition to overspending on Medicare coverage by \$5,200 over a 20-month period, Carol may never be able to get a Medicare Supplement policy.

With her specific health coverage combined with other key factors, Carol should've delayed Medicare enrollment. However, since she enrolled in Medicare Parts B and D, Carol wound up paying \$5,200 on coverage that she could never use. Plus, if she has any health issues, she may not be able to get a Medicare Supplement policy.

HOW MUCH COULD YOU SAVE?

People still working at age 65 as well as those who have health coverage through a spouse's employment need to pay careful attention to the timing of their Medicare enrollment. Some of these people will find they need to enroll immediately in Medicare while other will find that the best course of action is to delay enrollment. Don't make assumptions. Take the time to make sure your timing is right.

Learn more today!

(800) 320-0551

www.medicareroadmap.net

