

# Primerica Senior Health Referral Program



Know your options when it comes to Medicare Coverage.



Making Sense of Medicare: The Basics



Are you overwhelmed by your healthcare options or just not sure that you have the coverage that's right for you?

Primerica has partnered with easyMed Insurance Services to help make the process of selecting a Medicare plan easier.

Medicare can be really complicated. In fact, most people don't know that original Medicare (Medicare Parts A and B) doesn't cover everything. Below are some building blocks to help you understand Medicare a little better.

## Medicare's Building Blocks

**First:** enroll in Original Medicare (Parts A and B) when you become eligible.

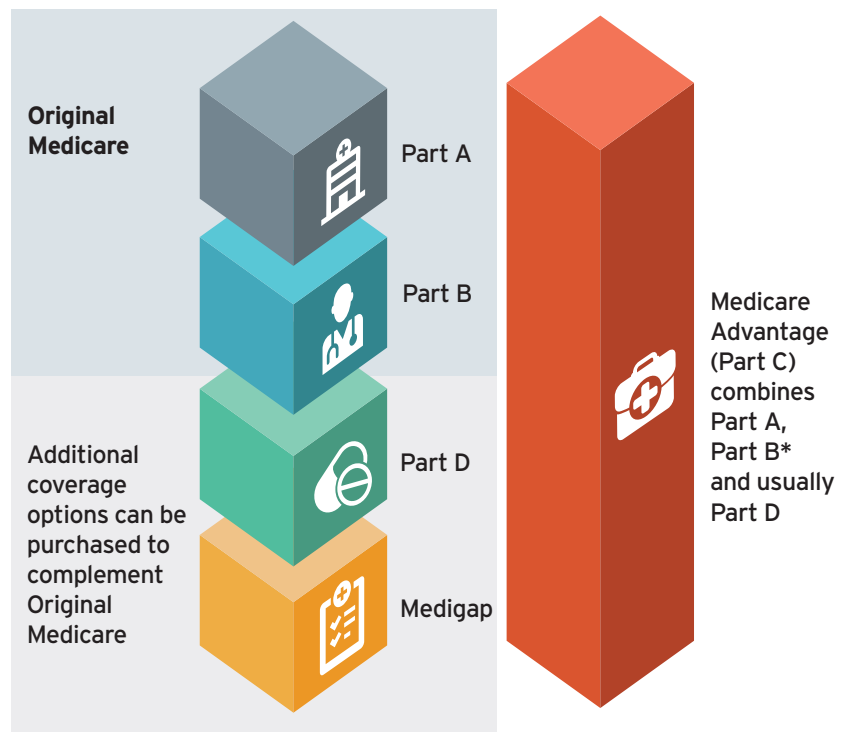
**Then:** if you are looking for additional coverage, consider your options.

**Option 1, Traditional Medicare:** keep Original Medicare and add a Medicare Supplement Plan (Medigap) and also get a Medicare Part D Plan to have your prescription drugs covered.

**Option 2, Medicare Advantage:** enroll in a Medicare Advantage (Part C) Plan, which combines the benefits of Parts A and B, may offer additional benefits and may also include Part D prescription drug coverage all in one plan.

### Option 1 Traditional Medicare

### Option 2 Medicare Advantage (Part C)



\*You must continue to pay Part B premium.



When deciding what Medicare coverage is the best option for you, here are some key questions to consider:

Are you in good health or do you have chronic conditions or special medical needs? Which prescription drugs do you take regularly? How much do you spend?

What doctors do you see regularly and for what kind of care? How would you feel about seeing a new doctor?

Are you eligible for any healthcare coverage besides Medicare? Will you keep that coverage when you retire?

How much did you spend on care last year? Do you expect similar costs this year? How does healthcare fit into your budget? Will you need financial help to pay for Medicare premiums?

# Researching your options is a good idea.

To learn about plans and policies available in your area, you can speak to a licensed agent at easyMed Insurance Services. They may be able to help compare plans from multiple insurance carriers based on what is available in your geographic region and provide customized information regarding coverage options.



Get more information and a quote from a Licensed Agent today by calling

**1-800-579-2152 TTY 711**

or completing a referral form online at

**[primerica.easyMedicare.com](https://primerica.easyMedicare.com)**

8:00 a.m. - 9:00 p.m., ET, Monday – Friday

Be sure to have your representative's Last Name and Rep ID handy when you call or complete the referral form:

**Primerica Referring Rep Information:**

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Primerica Representative Last Name

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Primerica Representative Rep ID



For the official Medicare government site, please visit [www.medicare.gov](http://www.medicare.gov).

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