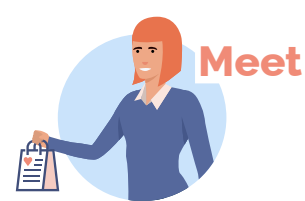




# my Medicare Planner



Visit [myHealthPolicy.com/medicareplans](https://myHealthPolicy.com/medicareplans) or call **877-887-0489** TTY: **711**  
to learn more, compare plans, or speak with a licensed sales agent.

Compliments of

myHealthPolicy  SM

Your **FREE GIFT**

# myMedicarePlanner

This useful reference planner will give you an overview of Medicare basics so you can choose suitable coverage based on your situation.

## ✓ Why should you explore Medicare options with myHealthPolicy?

We bring you coverage options from some of the most trusted carriers. Our team of knowledgeable licensed sales agents are also here to provide information to help you make your decision.



### Cut through the clutter with our easy plan comparison

See and compare plans at your pace or with the help of local, knowledgeable licensed sales agents to research how plans stack up.



### One-stop shopping makes life easier

Central location to shop for your Medicare insurance needs with easy access to carriers and their available plan details and benefits.



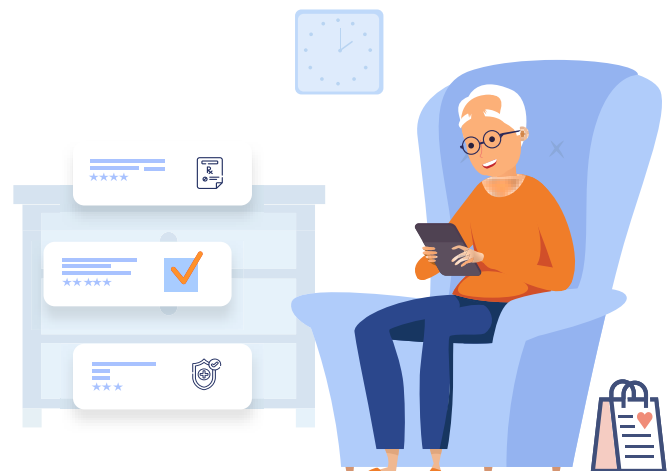
### Explore on your own time or get help from our team including from agents near you

Our knowledgeable and friendly licensed sales agents can provide insights because they know the Medicare options available in your local area.



Visit

[myHealthPolicy.com/medicareplans](https://myHealthPolicy.com/medicareplans)



## ✓ First Things first: What's Most Important to You?

There are many considerations when choosing Medicare coverage. It's important to ask yourself some key questions about your health, lifestyle and budget before choosing a plan. The below will get you started!

<input type="checkbox"/>	Approximately how much did you spend on health care last year, including premiums and co-pays?
<input type="checkbox"/>	Which prescription drugs do you take?
<input type="checkbox"/>	Do you prefer lower monthly premiums or lower out-of-pocket costs?
<input type="checkbox"/>	Which doctors do you see regularly?
<input type="checkbox"/>	What types of Medicare plans are accepted at the practices you visit?
<input type="checkbox"/>	Are you interested in coverage for eye care and dental?
<input type="checkbox"/>	Do you see a chiropractor?
<input type="checkbox"/>	How much do you travel? Is out-of-state coverage important to you?
<input type="checkbox"/>	Are wellness benefits important to you, such as yoga classes, acupuncture and fitness memberships?

**TIP:** If you're new to Medicare, consider enrolling as soon as you're eligible. If you delay enrollment, you could pay a late enrollment penalty.

## ✓ Enrolling In Medicare For The First Time

Most people qualify for Medicare at age 65, while some may qualify earlier due to certain disabilities.

### When To Enroll: Your Initial Enrollment Period

Your first chance to sign up for Medicare is during the 7-month window that includes the 3 months before the month you turn 65, the month you turn 65 and 3 months after. Here's an example of an Initial Enrollment Period (IEP) for an April birthday:



**Call**

**(877) 887-0489** TTY: 711 to speak with a licensed sales agent.

## There are two primary ways to obtain Medicare coverage:

**1. Original Medicare (Parts A & B)** is a health insurance plan administered by the federal government. Original Medicare includes:



- **Part A (Hospital coverage)** helps cover inpatient care in hospitals, skilled nursing facility, home health care and hospice care. You may be able to get Part A coverage premium-free as long as you or a spouse paid Medicare taxes for at least 10 years.



- **Part B (Doctor/medical coverage)** helps cover services from doctors, outpatient care, home health care and more. You pay a monthly premium.

**IMPORTANT:** Original Medicare doesn't cover everything. That's why many people choose to get additional coverage through a Medicare-approved private insurance company. Two options below are...

- **Medicare Supplement insurance** (also known as Medigap insurance) to pay some of the out-of-pocket costs Medicare doesn't cover, such as deductibles and co-payments
- **Prescription Drug coverage (Part D)** plans either discount your drug cost by a set percentage or require a copay that may vary based on the drug being purchased. Your selected plan will require you to use pharmacies in their network.

— OR —

**2. Medicare Advantage Plan (Part C)** provides the same coverage as Original Medicare (Parts A & B) but Medicare Advantage plans have additional benefits that may include:

- Prescription drug coverage
- Routine dental and vision care
- Hearing care and allowances for hearing aids
- May also cover the cost of non-emergency transportation (i.e., to and from plan-approved locations, doctor's office, etc.), home health care, telehealth and other preventive modifications plus wellness programs with fitness benefits like exercise classes

**NOTE:** You must first be enrolled in Original Medicare to be covered by Medicare Advantage.

## ✓ Important Takeaway About Choosing Prescription Drug Coverage (Part D)



**2 Ways to Enroll:** (It's Not Automatic)

- Enroll in a standalone Part D Prescription drug plan in addition to your Original Medicare.

— OR —

- Enroll in a Medicare Advantage (Part C) plan that includes coverage for prescription drugs.



**Meet**

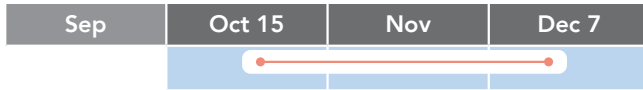
Our local agents are happy to meet up!



## ✓ **Already Have Medicare But Want to Switch?**

### **Paying too much in monthly premiums? Deductibles too high?**

You can switch your Medicare coverage during the Annual Enrollment Period from October 15-December 7. Use this enrollment period to change your Medicare health or prescription drug coverage. This includes returning to Original Medicare or joining or switching to a new Medicare Advantage Plan.



You may qualify for a Special Enrollment Period (SEP) when certain events occur in your life. Rules about when and what types of changes you can make vary.

If you make a change during the Annual Enrollment Period (October 15-December 7) your Medicare coverage will take effect on January 1 of the following year.

## ✓ **Have Questions? What's Next?**

### **To Learn More, Know Your Options and Compare Plans**

#### **Visit**



#### **[myHealthPolicy.com/medicareplans](https://myHealthPolicy.com/medicareplans)**

Simply enter your zip code for plan comparisons in your area. Or request an appointment with a licensed agent in your area.

#### **Call**



#### **(877) 887-0489 TTY: 711**

Licensed sales agents are available to speak with you during the following times:

9:00 AM to 9:00 PM EST M-F  
9:00 AM to 5:00 PM EST Saturday  
Sunday-Closed

#### **Meet**



#### **Our local agents are happy to meet up!**

Contact us at [myHealthPolicy.com/medicareplans](https://myHealthPolicy.com/medicareplans) or call 877-887-0489 TTY: 711 to request an appointment.



myHealthPolicy.com is offered by CNO Financial Group, a company dedicated to serving middle-income America. Our focus on health, life and retirement solutions has given our management and our subsidiaries' nationwide team of licensed insurance agents invaluable insight into the needs of Americans on Medicare. myHealthPolicy.com is a natural outgrowth of that Medicare expertise and commitment to service.

PLEASE NOTE: We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Not all plans offer all of these benefits. Availability of benefits and plans varies by carrier and location. Deductibles, copays, coinsurance, limitations, and exclusions may apply.

Enrollment in the described plan type may be limited to certain times of the year unless you qualify for a Special Enrollment Period.

Medicare Supplement insurance is available to those age 65 and older enrolled in Medicare Parts A and B and, in some states, to those under age 65 eligible for Medicare due to disability or End-Stage Renal disease.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.

myHealthPolicy.com is operated by K.F. Agency, Inc., which is a licensed and certified representative of Medicare Advantage HMO, PPO and PFFS organizations and stand-alone prescription drug plans with a Medicare contract. Enrollment in these plans depend on contract renewal.

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