

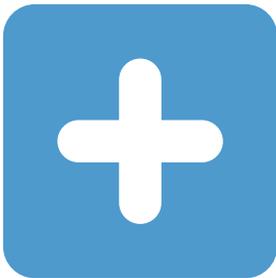
As a consumer, it's important to know the basics about Medicare. However, we realize it can be confusing to determine which plan will work best for you – so that's why Medicare BackOffice[®] is here to help.

What is Medicare?

Medicare is health insurance for people age 65 or older, under age 65 with certain disabilities and people of any age with end-stage renal disease. Below, we will explain the four parts of Medicare — **Part A, Part B, Part C and Part D.**

It's important that you understand the different components of Medicare and carefully weigh your choices. Why? Because your decision will impact many things, from what you pay and which benefits are available to you, to which doctors you can see and the quality of care you receive.

The Four Parts of Medicare:



Part A
(hospital insurance)



Part B
(medical insurance)



Part C
(Medicare Advantage)
Sold by private insurance companies and takes the place of Original Medicare



Part D
(Medicare prescription drug plans)
Sold by private insurance companies and adds drug coverage to Original Medicare

You Have Several Options, Depending on Where You Live. You Can:

- Elect Original Medicare
- Elect Original Medicare and add drug coverage with a Medicare Part D prescription drug plan
- Substitute a private Medicare Advantage plan for Original Medicare
- Substitute a private Medicare Advantage plan that also includes Medicare Part D prescription drug coverage in place of Original Medicare (resulting in an “MA-PD” plan)
- Elect Original Medicare, add a Medicare Supplement insurance plan to pay for any gaps in coverage and add drug coverage with a Medicare Part D prescription drug plan

But Which One is Right for You?

Why You Can Rely on Medicare BackOffice

Medicare BackOffice has dedicated insurance agents who are licensed, contracted, and certified in all 50 states to provide Medicare advice and products. Our goal is to analyze your needs and find the Medicare health plan from an “A”- rated or better insurance carrier that is right for you, at a competitive rate.



We understand that deciding on a Medicare health plan is one of the most important decisions you'll make in retirement. We're here to help.

To speak with a Licensed Insurance Agent, call:

1.877.385.8083