



# Navigating Medicare's Options

NEW TO MEDICARE

MEDICARE OVERVIEW

ENROLLMENT

INSURANCE ADVISORS



**HERTVIK INSURANCE GROUP**  
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# MEDICARE INSURANCE ADVISORS YOU TRUST

## New to Medicare?

Your Advisors at Hertvik Insurance Group Can Help You Make the Most of Your Medicare

You have many choices of health care when you become eligible for Medicare! It can be confusing when you start getting many companies sending you their material. We would be happy to help you sort through the many products and be able to make an informed decision on which, if any, are right for you.

The choice is up to you!! All you need to do is give us a call and we will let you know what we market and how that could fit into your healthcare situation.

Thank you for being our client already and we look forward to serving you with our products for a long time to come!

Sincerely,  
Hertvik Insurance Group



DENNIS BROWN  
Account Executive



DOUG BROWN  
Account Executive



## LEARN MORE

Our goal at Hertvik Insurance Group is to help you understand the options that are available to you and answer questions that pertain to those options.

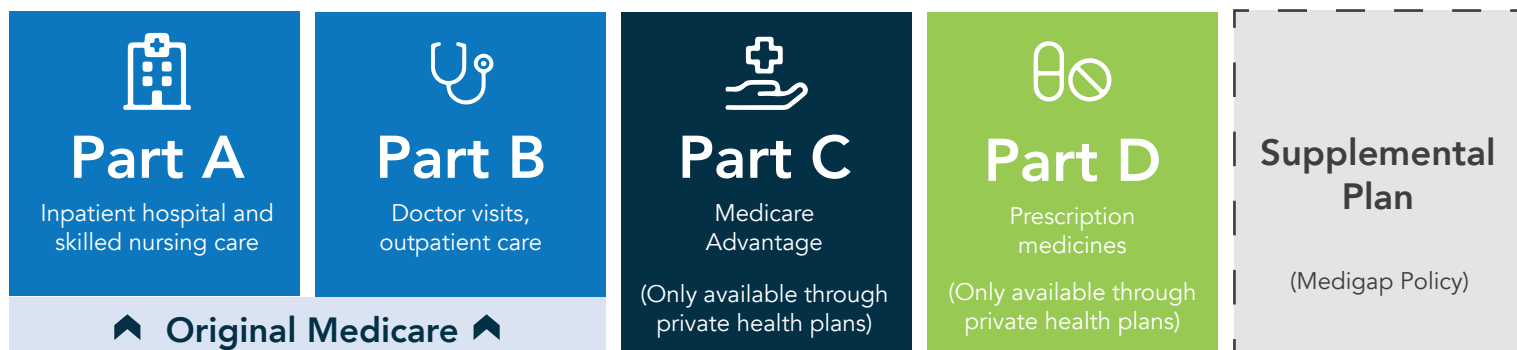
We have been providing quality supplemental coverage to our Medicare clients for many years. Being an independent agency, we are able to bring you quality carriers and plans.

Contact us for a no obligation review at **(440) 243-2552** or visit us online at [www.Hertvik.com](http://www.Hertvik.com).



# A quick look at Medicare

Original Medicare is a federal health insurance program for people age 65 and older, people under 65 with certain disabilities and people of all ages with end-stage renal disease.



## If I get Original Medicare from the government, why do I need to buy a private health plan?

### ORIGINAL MEDICARE DOES NOT COVER:

- Deductibles, coinsurance and copays for covered services
- Most dental care
- Most prescription medicines
- Routine eye care
- Routine hearing exams
- Fitness programs
- Services outside the U.S.
- Acupuncture

Certain private health care plans may cover some or all of these services

## When can I enroll?

### THE INITIAL ENROLLMENT PERIOD (IEP)



Sign up for Medicare Parts A, B, D

### THE ANNUAL ELECTION PERIOD (AEP)



- Sign up for new medical and prescription medicine coverage
- All enrollment options are available
- Changes effective Jan. 1 of the next year

### THE SPECIAL ENROLLMENT PERIOD (SEP)



This is for special life events, like moving to a new state or retiring. Visit [medicare.gov](https://www.medicare.gov) for more information.





# MEDICARE MADE SIMPLE

## CONTACT US TODAY

If you're getting ready for Medicare, our team at Hertvik Insurance Group can help explain your options so you can make informed decisions about your health insurance.

**Contact Hertvik today at (440) 243-2552 to schedule an appointment.**

**Your trusted insurance advisors when it comes to Medicare.**



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Did you know?

# 5

**Average number  
of prescriptions taken  
by people over 65**

Remember to include Rx coverage  
in your Medicare planning!



## Original Medicare does NOT cover all your costs

One overnight stay in the  
hospital could **cost you \$1,606**  
for your Medicare Part A and B  
deductibles.



### Get personalized medicare advice from advisors you trust

Choosing a medicare plan should be a one-time decision. Talk with our Medicare advisors today for a comprehensive overview of all your options.

