

Questions? Call (973) 313-5762

Turning 65? Your Complete Medicare Guide

By Derene Derricotte

Licensed Independent Medicare Advisor

FREE Turning 65 Checklist

- Learn about Medicare Parts A, B, C & D
- Determine when you should enroll
- Review your employer coverage
- Compare Medicare Advantage and Medicare Supplement plans
- Review prescription drug coverage
- Verify your doctors participate
- Understand your costs
- Schedule your complimentary Medicare review

Don't guess about Medicare. One wrong decision can cost you for years. Let me help you make the right choice the first time.

Understanding Medicare

Part A

Hospital insurance including inpatient hospital care, skilled nursing, hospice, and some home health services.

Part B

Medical insurance covering doctor visits, outpatient care, preventive services, and medical equipment.

Part C (Medicare Advantage)

An alternative to Original Medicare offered by private insurance companies. Many plans include prescription drug, dental, vision, and hearing benefits.

Part D

Prescription drug coverage that helps reduce the cost of medications.

Initial Enrollment Period

Your Initial Enrollment Period begins 3 months before your 65th birthday month, includes your birthday month, and ends 3 months after. Enrolling on time can help you avoid late enrollment penalties.

Avoid These Costly Medicare Mistakes

- Missing your Initial Enrollment Period
- Paying lifetime late enrollment penalties
- Choosing a plan before checking your doctors
- Ignoring prescription drug coverage
- Assuming Original Medicare covers everything
- Not reviewing your coverage every year

Medicare Advantage vs. Medicare Supplement

Medicare Advantage

- Often lower premiums
- Provider networks
- Extra benefits may be included

Medicare Supplement (Medigap)

- Works with Original Medicare
- Freedom to see any provider accepting Medicare
- More predictable out-of-pocket costs

Why Work With Derene Derricotte?

- ✓ Independent Licensed Medicare Advisor
- ✓ Compare plans from multiple insurance companies
- ✓ Personalized one-on-one guidance
- ✓ No additional cost for Medicare guidance
- ✓ Support before, during, and after enrollment
- ✓ Annual Medicare plan reviews

Ready to Get Started?

Schedule Your Complimentary Medicare Review

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Medicare doesn't have to be confusing. I'll help you understand your options and choose coverage that fits your needs.