

MEDICARE DECISIONS MADE EASY



When approaching age 65, the decisions you and your loved ones must make can feel overwhelming. **Learn what you need to decide** if and when to transition from your employer's health insurance plan to Medicare and how to get the most from Medicare in your local area.

AGE 65 SHOULDN'T BE SO HARD

What if Medicare booklets, carrier marketing, and other materials overwhelm both you and your mailbox?

START by [downloading the Medicare 101 decision matrix tool to learn:](#)

- When coverage starts
- What is covered
- What your costs will be
- Whether or not you can expect to be automatically enrolled



EMPLOYER HEALTH PLAN VS. MEDICARE

What if you are turning 65 but still working and want to stay on your employer's Group Health Plan (GHP)?

You don't have to give up your current insurance to enroll in Medicare Part A. It can give you more coverage and flexibility... and you may qualify for "premium-free."

Who pays for the covered services you need if you are enrolled in both Medicare and your employer's health plan?

- **DOWNLOAD** your copy of [Medicare Secondary Payer from CMS.gov](#)
- Turn to page 5
- Use the "Common MSP Coverage Situations" matrix to learn 'who pays first'



SHIPHELP.ORG - NAVIGATE MEDICARE

What if you live where the Medicare-covered services you need are at least two hours away?

Are you renewing your Medicare and need help reviewing plan options?

State Health Insurance Assistance Programs (SHIPs) provide local, in-depth, and objective insurance counseling and assistance.

VISIT [shiphelp.org](#) and **WATCH** "Success Stories" to learn "How SHIP Helped Me."



For assistance **connecting to your Medicare resource** contact TrueNorth's TrueAdvocate:

888-655-9980

trueadvocate@truenorthcompanies.com

M – F | 7:30am – 5:00pm CST
For Spanish, select option 4

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