

# MEDICARE ENROLLMENT

*We're here to help.*



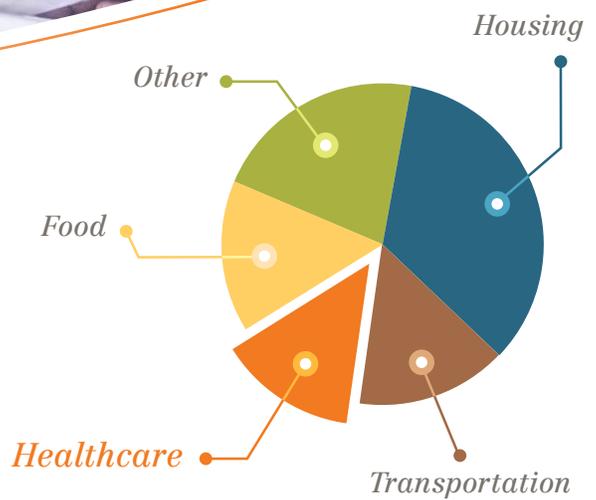
## *Your healthcare options*

Retirement can be a confusing time regarding healthcare selection and requires thoughtful planning. Recent changes in the Medicare marketplace have made individual insurance plans more affordable and the responsibility of selecting a plan resides with you, the retiree.

We have partnered with SelectQuote Senior, who can help in evaluating your Medicare options. SelectQuote is an insurance exchange service established in 1985. They can help in answering your questions and in selecting a Medicare plan that provides the coverage that's right for you and your Medicare-eligible dependents. This service is free and there is no obligation.

**SelectQuote Senior** will be able to guide you through your Medicare coverage options and provide you unbiased price comparisons from multiple A+ rated insurance carriers to deliver competitive rates on Medicare plans. SelectQuote's private Medicare exchange, SelectQuote

Senior, offers Medicare Supplement, Medicare Advantage and Medicare Part D Prescription Drug Plans. These plans increasingly provide equal or better coverage than may be offered by existing insurance carriers, generally with lower monthly premiums.



## *Distribution of Average Household Spending by Medicare Households*

Healthcare expenses can consume 12-15% of income during retirement. Without adequate planning and risk protection, healthcare costs can significantly impact your wealth.

Kaiser Family Foundation analysis of the Bureau of Labor Statistics Consumer Expenditure Survey Interview and Expense Files, 2012.



## Getting started with your Medicare coverage

With a single phone call, you can talk with a dedicated SelectQuote Senior agent who will personally help you make the best decision for yourself and your family. With the changes in healthcare coverage, you may have questions regarding coverage options and SelectQuote Senior can help you navigate the healthcare marketplace, shopping multiple insurance providers to find medical coverage that meets your needs and budget. SelectQuote Senior is a trusted partner and we encourage you call them today.

### Step 1

You and your covered dependents must enroll for Medicare Parts A and B (if eligible for Medicare coverage). Enrollment should be done 60-90 days prior to the desired effective date for the Medicare coverage. Enrollment can be done online at [www.socialsecurity.gov/medicare/apply.html](http://www.socialsecurity.gov/medicare/apply.html), by visiting your local Social Security office or calling Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

**A+B**

### Step 2

**Call SelectQuote Senior.** Your licensed agent will guide you through your coverage options with absolutely no cost or obligation to you.



### Step 3

Your personal agent will shop multiple carriers comparing Medicare coverage plans including Medicare Supplement, Medicare Advantage and Medicare Part D Prescription Drug Plans, saving you time and money.



### Step 4

You select a Medicare coverage plan that is right for your healthcare needs and budget.



Visit the SelectQuote website below to learn more about SelectQuote Senior and the services available to you. This site provides information and tools to help you navigate your Medicare and health insurance options along with informational videos to help you learn more.

Call for a free, no obligation consultation with a licensed agent. We are here to help.

**Call 1-855-650-5014 today or visit [www.kcpsrs.sqbenefits.com](http://www.kcpsrs.sqbenefits.com)**

