



## LET'S TALK MEDICARE

Approaching age 65? It's an important milestone in your retirement journey. Age 65 is when you are first eligible to file for Medicare.

If you're not familiar with your Medicare options, you may feel overwhelmed because there's a lot of information to review.

Medicare consists of four different parts, one of which is automatic and the other three are optional.

ASK YOURSELF THESE QUESTIONS TO GET YOU THINKING ABOUT MEDICARE:



Have you applied for Part A Medicare?



When is the normal sign-up period?



What are the best plans available in your area?



Do you need to apply for or defer your Part B Medicare?



Is your current insurance Medicare eligible?



Will the IRMA adjustment affect you?

Get the most of your Medicare benefit by knowing all your options. Let's talk today about a strategy that works the best for you!

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