Medicare Choice Group

A FREE BENEFIT FOR EMPLOYEES AND THEIR LOVED ONES

What to Expect When Meeting With a Medicare Advisor

Through Medicare Choice Group, you and your loved ones have access to complimentary, one-on-one consultations with a licensed Medicare advisor — **no cost, no obligation.** Many people assume Medicare can't match their employer coverage and never take the time to compare. A consultation lets an advisor evaluate your coverage and costs so you can decide with confidence.

1 Will Medicare really cover me as well as my employer plan?

For many people, yes. Medicare offers a wide range of plan options, and many let you keep seeing your current doctors, specialists, and hospitals. Your advisor compares your current plan directly against available Medicare options so you can see the difference for yourself.

2 What are the advantages of working with a Medicare advisor?

Our advisors are licensed, independent professionals who compare plans across multiple carriers — they aren't tied to one company or pushing a specific plan. They do the research so you get a clear, personalized recommendation instead of navigating Medicare alone.

3 What should I bring to my consultation?

A list of your current doctors and specialists, preferred hospitals, prescriptions (including dosages), your insurance card, and your current premium and copay amounts. A general sense of your income helps too, as it can affect certain Medicare costs.

4 What happens during a consultation?

Your advisor reviews your providers, prescriptions, and current coverage, then compares available Medicare options side by side — walking you through differences in cost, benefits, and networks. There's no pressure to decide on the spot.

5 How will I know if my doctors and prescriptions are covered?

Your advisor verifies whether your doctors, specialists, hospitals, and pharmacies are in-network, and checks your prescriptions against each plan's formulary to confirm coverage and estimate out-of-pocket costs.

6 What happens after the consultation?

Your advisor provides personalized recommendations based on your session. Whether you keep your employer plan or switch to Medicare is entirely your decision. If you choose Medicare, your advisor walks you through the enrollment process. And each year during Medicare's Annual Enrollment Period, you can reach out to your advisor to review your coverage and make sure your plan still fits your needs.

7 Do I have to wait for open enrollment to enroll in Medicare?

No. In most cases, if you're 65 or older and covered under an employer plan, you can enroll in Medicare any time of year once that coverage ends. Your advisor can walk you through the timeline to ensure a smooth transition with no gap in coverage.

? What is IRMAA, and how could it affect me?

IRMAA is an additional premium higher-income individuals may pay on top of standard Part B and Part D costs, based on your tax return from two years prior. Your advisor helps you understand whether it applies and how to plan for it.

Schedule your free consultation today!

855-482-0574

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