

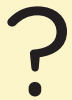


“What should I consider before choosing a plan?”

Here are key questions to ask before you decide on a Medicare health insurance plan.

As you get closer to Medicare eligibility, it's a good idea to take stock of your individual needs before you make important Medicare choices. While Original Medicare is designed to cover about 80% of your medical expenses, you may need additional coverage to cover the rest.

For some, a Medicare Advantage plan that provides all-in-one medical and prescription drug coverage is preferable, while others may choose a Prescription Drug Plan and Medicare Supplement policy to fill the gaps that Original Medicare doesn't cover.



Questions to consider include:

- What Medicare plans do your current doctors and specialists accept?
- Are your doctors and specialists in the plan's network?
- Will you need referrals to see specialists?
- Is there a yearly cap on your out-of-pocket costs?
- If you travel, will a plan cover you when you're out of state?
- Does a plan's drug list include your prescription drugs?

You can get your Medicare Part C (Medicare Advantage) and Part D (Prescription Drug Plan) coverage from Blue Cross and Blue Shield of Alabama. Medicare Supplement plans are also available. We can help you understand all of your Medicare options and find the plan that best fits your coverage needs.



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