



Your needs change.
Who you are does not.

You still have your interests, your beliefs,
your sense of humor. But life brings changes.

Is now the time?

If you are within three months of turning 65, you are eligible for the Medicare Initial Coverage Election Period (ICEP) and can enroll in a Medicare plan. If you're already enrolled in Medicare, you can enroll in a Medicare Advantage and prescription drug plan, or make changes to your Medicare Advantage plan, during the Annual Election Period (AEP) October 15–December 7 each year.

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Humana developed this guide to help you decide which Medicare coverage is right for you. We'll clarify Medicare's basics, its parts and what it covers. We've included references leading to additional information. It's all here to help you make your best choices.

Plan choice considerations

COST

How much will you pay for premiums, deductibles, coinsurance and copayments?

BENEFITS

Does the plan include prescription drug coverage or other additional benefits?

COVERAGE

Do your doctors, hospitals, pharmacies and other providers accept the plan?

CONVENIENCE

Must you complete claim forms? Are your providers nearby? Can you get pharmacy purchases by mail?

HEALTH HISTORY

How often have you needed care in recent years? Do you have a chronic condition requiring ongoing care?

HEALTH FUTURE

You may not spend much on medical care prescriptions now but may in the future. Consider what your needs might be in the future when comparing healthcare coverage.

Make sure you're Medicare eligible

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