

As you will turn age 65 soon, we are sending you this Guide to Medicare Planning to assist you with your Medicare decision.

Medicare decisions can be confusing. We think you will find this guide easy to read and understandable. Keep in mind the following important points:

- If you are still working and covered by your company health plan of 20 or more employees you do **not** need to enroll in Medicare at this time. However, it is important that you consult with your benefits organization to understand how your present healthcare plan benefits work with Medicare.
- If you **do** need to enroll, then you must do it within the three month window before you turn 65 in order to have coverage start the month you turn 65.
- To sign up call the Social Security Administration at 800-772-1213 or go to www.socialsecurity.gov
- To complete more research, go to www.medicare.gov

If after reading this guide, or doing some research online, you feel you still need help, please give us a call. We have several strategic partners who can help guide you through this process and make sure you end up with a plan that is optimal for you.

Sincerely,