

# Medicare Advisor Services

Medicare is complex and confusing, but Marsh McLennan Agency partners with your employer to provide personalized, one-on-one help from a dedicated Medicare Advisor at no cost. We're here to help you better understand Medicare, review current and future health plan options and simplify enrollment into Medicare when the time is right.

## Are you or a spouse:

- becoming eligible for Medicare?
- on Medicare disability?
- covered by an Employer Group Health Plan and are already eligible for Medicare?
- contributing to a Health Savings Account (HSA)?
- within six months of turning 65 and deciding between staying on your group plan or transitioning to Medicare?
- comparing group coverage vs. Medicare coverage to decide which is the best fit for you?
- aware whether the prescription drug coverage under your Employer Group Health Plan is "creditable" or "non-creditable" coverage?
- losing group coverage and choosing between Medicare & COBRA?

If you are experiencing one of these situations, it's important to know how Medicare can potentially affect and/or coordinate with your group health plan.

## Medicare eligible individuals are encouraged to schedule a personal, one-on-one appointment with a Medicare Advisor to assist you with the following:

- Advise on whether it's in your best interest to remain on the group plan or transition to Medicare.
- Understand your needs and make an expert recommendation based on your specific situation.
- Provide a customized drug analysis based on your current prescriptions.
- Provide guidance regarding the timing of a proper enrollment, as well as how to avoid certain penalties.
- Explain how to properly enroll in your recommended plan.
- Guide through the ongoing evaluation of each plan.

We're here to help you, your family and friends with your Medicare needs for life!



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**Book an appointment here:**  
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