



MEDICARE PLANS & SUPPLEMENTS

Let us help you understand and select the best health insurance options available to you as you prepare for retirement.

Most people look forward to retirement, but few are prepared for how confusing and complex the decisions around medical benefits can be. Making the wrong decisions—or making them at the wrong time—can dramatically impact medical coverage and personal finances.

Retirement Transition: Medicare Advantage Plans and Medicare Supplements

Before you reach retirement age, let Hylant help you understand your options and answer questions such as:

- How does Medicare work, and what's covered in each Part?
- Can I change my Medicare plan, or do I have to keep it forever?
- If I decide to keep working beyond age 65, is it more cost-effective to stay with my employer's group plan?
- When I retire, what happens to my spouse's medical coverage that I currently pay?
- If I have a preexisting condition, will I lose coverage when I sign up for Medicare?
- Can I keep my doctors, or will I be forced to change?
- What happens to my dental and vision coverage when I retire?
- Should I purchase supplemental insurance? Why or why not?
- What happens if I become disabled?
- I have homes in multiple states. Will that impact my coverage?

After explaining the options and answering your questions, we can help you obtain the best coverage for your specific needs.

Unlike the businesses that will inundate you with advertisements as you approach retirement age, Hylant isn't obliged to promote plans from specific providers. Our only obligation is to present the best options for you.

Protect Yourself

Nothing is more important than protecting your health, but it's also important to protect your finances. We can help with both.

