



# Your Medicare Planning Guide



Everything you need to know about planning for Medicare and choosing a plan.



# Medicare plans change yearly.



The plan you had last year  
may be different this year.

You could be overpaying on your plan or missing out on what may be essential to your health. It's important to review your plan every year to make sure it fits your budget and needs.

With the non-stop mail, the television commercials, the radio ads, we know making a choice can feel overwhelming.

***We're here to help.***

# AGA Medicare Options agents are Independent Agents who are licensed and contracted to represent most major Medicare Advantage and Medicare Supplement plans in the area.

We can show you the full range of plan choices available to you, rather than just one. By doing so, we can help find you a plan that meets your needs and fits within your budget. We can help you find and enroll in a plan:



Which allows you to keep your current doctor and specialists



With the lowest copayments for your prescription drugs



With additional services that values your health

**All at *NO COST* to you!**

**1-877-219-1872, TTY 711**

Monday - Friday, 8:30am-5:00pm

[www.agamedicareoptions.com](http://www.agamedicareoptions.com)

# You have four choices when it comes to your Medicare plan.



**Do you know which choice will maximize your budget?**

***Find out today!***



# **1 Stay on your employer plan**

These often cost too much and may not cover all your needs.

# **2 Choose Original Medicare**

This does not cover everything; leaving you vulnerable to extra out-of-pocket-costs.

# **3 Enroll in a Medicare Supplement Plan**

This covers some costs Medicare does not and allows you to see any provider who accepts Medicare.

# **4 Enroll in a Medicare Advantage Plan**

As an alternative coverage, these plans offer coordinated care that fits your needs.

# Who is AGA Medicare Options?



Since 1997, our Independent Agents have been dedicated to serving and empowering Medicare beneficiaries by educating them on all the plan options available. As a reputable agency who focuses on Medicare, our agents provide you with the **power to compare** and the **freedom to choose** the plan that's right for you.

Medicare choices can be overwhelming. This is why we hold steadfast to our goal—to walk alongside you and simplify the process.







### **Vast Agent Support**

With over 4,000 agents across the U.S., we make it easy to find nearby support all year long.



### **No Cost Services**

Free annual plan reviews and assistance.



### **Extensive Medicare Knowledge**

Our agents receive yearly training from many top Medicare carriers keeping them abreast of all changes in the industry.



### **Convenience**

Our brokers can come to you, or you can meet them at a location of your choice. If you'd rather attend a group event, we have those too!

Get the right Medicare coverage for your needs! There's never a cost or obligation for our services. What are you waiting for?

**Connect with a licensed agent now!**

**1-877-219-1872, TTY 711**

Monday - Friday, 8:30am-5:00pm

[www.agamedicareoptions.com](http://www.agamedicareoptions.com)

CA License #0D44018. In some states, all Medicare Supplement plans are offered to qualified individuals under the age of 65.