

# Carefree Retirement? The Right Medicare Supplement Can Help

(NAPSA)—Can retirement be carefree? As you approach retirement age, there are so many decisions to make: should you downsize your home...how will you budget your retirement income ...will you still need to work? Proper planning can help.

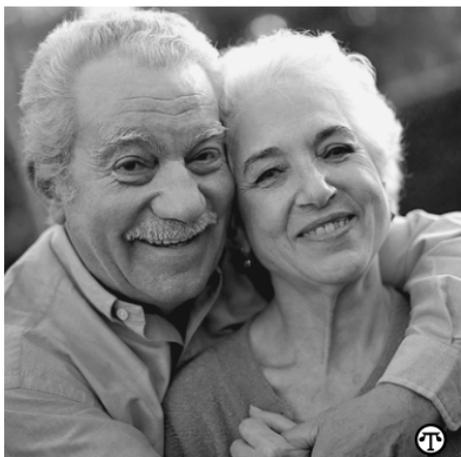
One of those decisions is whether a Medicare supplement insurance policy is right for you. Making this decision is not easy and if you do need Medicare supplement insurance, choosing the right plan can be even tougher. The key to making the best decision is making an informed decision.

Designed to work hand-in-hand with your regular Medicare coverage, Medicare supplement insurance helps cover expenses that Medicare does not. This private insurance, often called “Medigap,” helps fill the gaps between health care costs and Medicare coverage.

The best time to buy a Medicare supplement policy is during your open enrollment period, which lasts for six months beginning on the first day of the month in which you turn 65 and are enrolled in Medicare Part B. During the open enrollment period, an insurance company cannot deny you coverage or place restrictions on your coverage due to health.

Here are some tips from Mutual of Omaha, a leading Medicare supplement carrier, on purchasing Medicare supplement coverage:

- Understand Medicare. Learn what your Medicare insurance does and does not cover.
- Find the best fit. Determine the supplement plan that best fits



your needs based on your health and financial situation. Study all Medicare supplement plans before deciding on which one is best for you.

- Find the best company. Price should be considered, but it may not be the most important factor—look for familiarity or a comfort level, solid ratings and strong financial stability. Also consider the level of customer service offered before and after the sale. Your relationship with your insurance company will be long-term, so make sure it will be a good one.

- Find the right agent. Don't underestimate the value that an insurance representative can offer. Choose an agent willing to answer your questions and help you understand Medicare and your need for Medicare supplement insurance.

Above all, take the time to make sure you are making the right choices. Armed with a little knowledge, you'll be well on your way to a carefree retirement.

For more information, visit [www.mutualofomaha.com](http://www.mutualofomaha.com).