

Baby Boomers

What You Need To Know

Countdown To Medicare—Are You Ready?

(NAPSA)—If you're part of the soon-to-be-senior generation, it's a healthy idea to learn all you can about Medicare, the U.S. government-administered health insurance program for seniors, before you're eligible.

Supplementing Your Coverage

Medicare is similar to a major medical plan, but like other health insurance programs, it doesn't cover everything. Combined with rising health care costs, this can lead to a financial burden, but one that may be eased with supplemental coverage.

Medicare Supplement is add-on insurance coverage that can help pay expenses not covered or only partially covered by Medicare, such as deductibles, co-pays and other out-of-pocket expenses.

"Medicare Supplement plans generally work like major medical insurance," says John Fauzey, national director of senior products for Combined Insurance, a leading supplemental insurance provider. "The supplemental policy helps make up the difference between what Medicare pays and what you are charged for care. For example, with hospitalization, Medicare will pay all but \$1,132. A Medicare Supplement policy can be purchased to cover that \$1,132."

Finding The Right Protection

All Medicare Supplement policies are not created equal. It's important to find the right coverage for your specific needs.

Fauzey offers these tips:



America's 76 million baby boomers should get an understanding of Medicare before they're eligible for it.

- Look for a policy that goes into effect the moment you qualify for Medicare.
- Be sure pre-existing conditions are covered immediately and that there is no waiting period or reduction in benefits.
- Find a policy that lets you choose your health care providers (as long as they accept Medicare).
- Look for an insurance provider that offers comprehensive customer service beyond a toll-free number.
- Take the time to assess your personal situation.

A knowledgeable professional can help you identify your needs and thoroughly explain what options are available to you. Once you understand your needs, finding the right policy is much easier. Visit www.combinedinsurance.com to get started.