



## **It's Time!**

### **Consider the Three C's When Reviewing Your Medicare Plan**

It's time for Medicare Open Enrollment, which means you have from now until December 7, 2012 to decide if you want to make changes to your Medicare drug or health care plan. While reviewing your plan options, keep in mind things you may want in a plan. For instance, do you need prescription drug coverage? What sort of deductible is right for your budget? When thinking about the plan you need from your Medicare plan, keep the three C's in mind:

#### **Cost**

Are your premiums and deductibles what you've expected? How much are you paying for hospital stays and visits to the doctor? Evaluate your current health care costs and find the coverage that works with your budget.

#### **Coverage**

Are the services you need covered in the plan you're considering? Did your doctor change your prescriptions this year or do you have more health concerns than last year? It's important that the services and care you will need in the coming year are covered by the plan you choose.

#### **Convenience**

Can you get prescriptions by mail? Is the doctor closest to you accepting the type of coverage you have? When comparing plans, make sure you check which doctors and hospitals you'll be able to use. Where are they located and what are their hours? Check which pharmacies you can use. Make sure the plan you choose fits your lifestyle.

#### **It's Time (and It's Worth it!)**

Use the Medicare Plan Finder to review health care and drug plan options in your area online at [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227)