

Getting Started with MEDICARE

*HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage)
There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS*

STEP 1 Contact HealthCare Benefit Services . . . a *local* firm in Littleton

Due to Medicare rules, you **must** initiate contact with HBS by

- **Email:** advisors@medicarehbs.com *or*
- **Calling their office:** 303-973-6636 *or*
- **Completing forms on their website:** medicarehbs.com and clicking on the “How To Get Started” tab

STEP 2 Appointment to Review ALL Your Options

An **experienced Medicare Broker** will prepare a thorough analysis of ALL the plans and options you are entitled to

- They'll review detailed plan information and help guide you to the best plan for *you*
- They offer flexible meeting options
 - A very simple Screen Share process; you just have to be able to open an email *or*
 - In person meetings at their office in **Littleton** *or* you can meet at your financial advisor's office

STEP 3 Enrolling in Your Plan

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you're enrolled and let you know when to expect your new insurance cards.

STEP 4 Ongoing Customer Service

The HBS support staff has more than **15 years of Medicare experience**

- They answer their phones – no phone tree
- Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7th), and reviewing your plan
- This annual review can save you \$100s to \$1000s per year on your medications