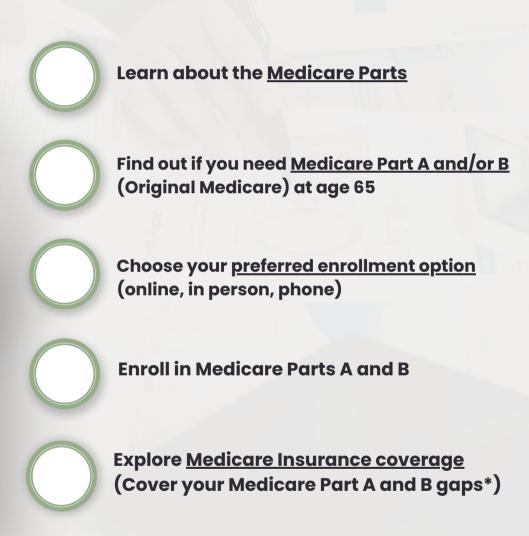
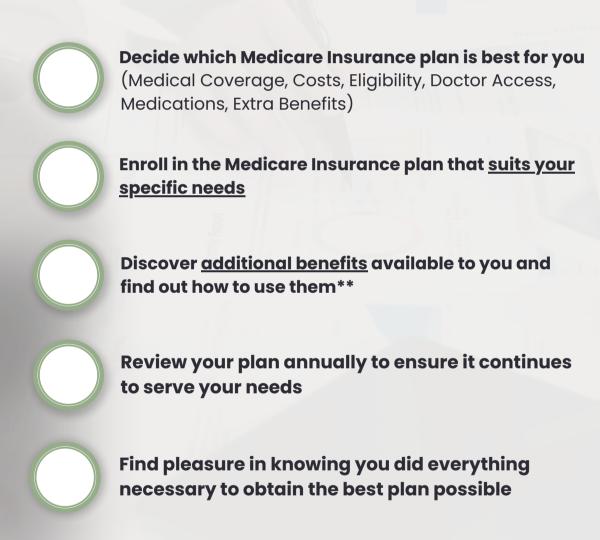


## Medicare Beginners Checklist (Part 1 of 2)





## Medicare Beginners Checklist (Part 2 of 2)





- \* Medicare Parts A and B include deductibles, co-pays and coinsurance, potentially leading to devastating costs without additional Medicare insurance coverage. You're responsible for 20% of the cost of Part B doctor and medical services.
- \*\* Dental, vision, hearing, over-the-counter allowances, gym memberships, and more are among the additional benefits offered by some insurers. To get coverage and discounts, you will typically need to sign up online for these benefits.