

# EFFECTIVELY TRANSITIONING AT RETIREMENT OR AGE 65

# MEDICARE PLANNING.



SCAN ME

Take the mystery out of Medicare.  
**Trust the Experts.**



## Are you or your clients new to Medicare or retiring soon?

It's important to find a trusted Medicare resource at age 65 and upon retirement. Emerald Medicare can help you navigate the challenging government rules, confusing information, & hype.

- **How and when do I sign up for Medicare? At 65 or Retiring?**
- *What are Medicare Parts A, B, C and D?*
- **What do I need to know before leaving my company group or retiree plan?**
- *How does IRMAA affect my Part B & D premiums?*
- **What is supplemental coverage and why do I need it?**
- *How much will my prescriptions cost?*
- **Do I have deadlines to enroll?**
- *Can I defer Medicare Part B?*

part  
**A**

**HOSPITAL STAYS**

part  
**B**

**DOCTOR VISITS**

part  
**C**

**MEDICARE  
ADVANTAGE**

part  
**D**

**PRESCRIPTION  
DRUGS**

**GAP**

**MEDICARE  
SUPPLEMENT  
aka MEDIGAP**



**EMERALD MEDICARE**  
for Zero-Cost, Zero-Obligation Medicare Guidance



**Mark Brownstein, CSA**  
EMERALD MEDICARE

Local Office | (845) 358-1220  
Toll Free | (888) 683-6372  
[www.emeraldmedicare.com](http://www.emeraldmedicare.com)

As your independent health care resource, Emerald Medicare represents 20+ national insurance carriers.

**So you're guaranteed  
to get the best fit plan for  
your medical needs.**