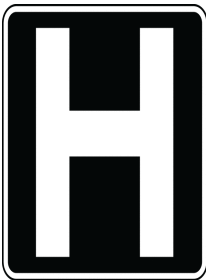


What is Medicare?

Medicare is our country's health insurance program for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or a kidney transplant.

Medicare has Four Parts – A, B, C and D.

PART A

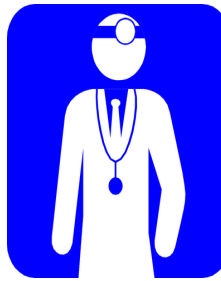


(Hospital Insurance)

Helps pay for:

- Inpatient hospital stay
- Skilled nursing or rehabilitation facility care
- Hospice care
- Home health care

PART B



(Medical Insurance)

Helps pay for:

- Services from doctors and other healthcare providers
- Outpatient surgery and tests
- Home health care
- Durable medical equipment (DME) like wheelchairs, walkers, diabetic test strips, lancets and meters
- Preventive services (See Page 17)

PART C

MEDICARE ADVANTAGE

Replaces Medicare A & B

DO NOT BUY THIS PRODUCT!
It will replace Retiree coverage
and you will not be able to get
retiree coverage back.

PART D



Helps cover cost of prescription drugs

- Run by Medicare-approved private insurance companies
- See page 14 for more information



Guard your Medicare number from fraudsters and identity thieves.

Do not carry your Medicare Card and do not give your number to anyone who contacts you by phone, email or in person, unless you have given them permission in advance.

Medicare will never contact you for your Medicare number or other personal information. See pages 20 & 22 for more about Medicare fraud, waste and abuse.

If your card is damaged, lost or stolen, contact the S. S. Administration for a replacement at www.ssa.gov or call **1-800-772-1213**.