As part of the Womble Bond Dickinson team, you have access to Benefit Advocates' Medicare Advisory services to help you navigate the timing and process of transitioning to Medicare.



We can help you with issues such as:

"I'm turning 65 but don't plan to retire. Do I have to enroll in Medicare now?"

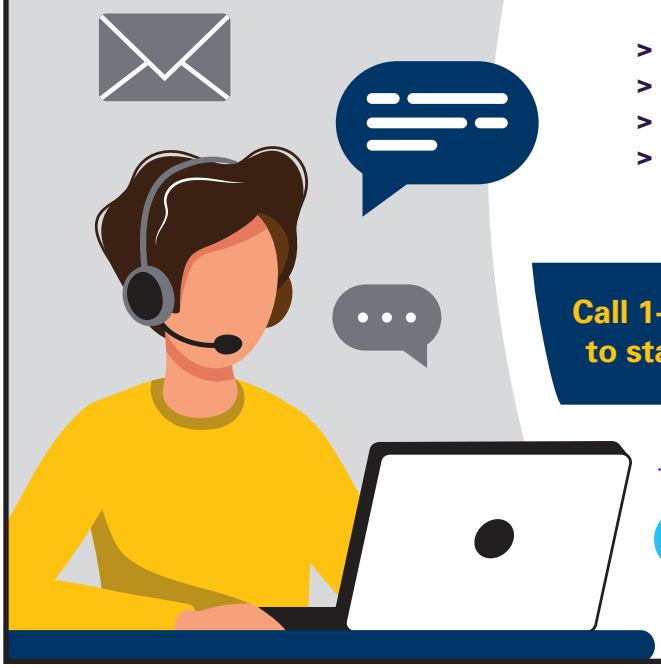
"Will I have a penalty if I delay Medicare enrollment?"

"Is it ok to enroll in Medicare Part A only?"

"What is the difference between a Supplement Plan and Advantage Plan?"

"Should I enroll in COBRA or Medicare when I retire?"

...and much more!



Benefit Advocates understands that transitioning to Medicare can be quite daunting. You have been inundated with mail and commercials, and received advice from friends and family. All that information can be overwhelming, conflicting and confusing! Get some peace of mind by reaching out to Benefit Advocates.

As you approach age 65, you need a clear understanding of the Medicare process so you can make sound decisions with confidence.

Benefit Advocates can help you with:

- Timing to enroll in Medicare if retiring.
- Continuing to work past 65? Which is better, Medicare or your employer's plan?
- Understanding Medicare Part A, Part B, and Part D.
- Understanding Medicare Supplement vs Medicare Advantage plan.
- Understanding how Medicare Enrollment affects your HSA.
- Determining your estimated Medicare premium if you are a higher-income beneficiary.

Call 1-800-344-5677 or email wbd@benefitadvocates.net to start using Benefit Advocates today!

Benefit Advocates
Real People, Real Answers.

WOMBLE BOND DICKINSON