Medicare
Transition Guide

avant & SPECIALTY BENEFITS®

intellicents®

Congratulations on approaching or reaching Medicare eligibility! As a valued employee, you now have access to personalized Medicare guidance through our partnership with intellicents and Avant Senior Market Solutions— at no cost to you.

why consider transitioning to Medicare?

Medicare was designed specifically for individuals 65 and older, offering comprehensive coverage that often provides:

Lower Monthly Premiums
Many find Medicare costs less than group plan premiums

Additional Benefits
Many plans include dental, vision, and hearing

Better Out-of-Pocket Protection
Predictable costs with annual maximums

Nationwide Coverage
Ability to keep your coverage if you move or travel

what we provide (at no cost to you)

Personal Consultation
One-on-one guidance from licensed Medicare specialists who will review your specific situation, health needs, and budget

Plan Comparison
Clear comparison between your current coverage and Medicare options, including costs and benefits

Enrollment Support
Help with all paperwork and deadlines to ensure you have no gaps in coverage

Ongoing Service
Annual reviews and support whenever you have questions about your coverage

important to know

This is YOUR decision.

- You are never required to transition to Medicare. Our specialists provide education and guidance— you decide what's best for you.

No pressure, no sales tactics.

- Our goal is to help you make an informed decision, not to push you in any direction.

Completely confidential.

- Your conversations with our specialists are private. Your employer only recieves summary statistics, never individual details.

Understanding Your Medicare Options

Medicare basics

Part A	Hospital Insurance (usually premium-free if you worked 10+ years)
Part B	Medical Insurance (doctor visits, outpatient care) - standard premium in 2026 is $202.90/month
Part D	Prescription Drug Coverage

your coverage options to fill in the gaps

Medicare Advantage

- All-in-one plan that combines Parts A, B, and usually D
- Often includes extras; dental, vision, hearing, fitness
- Network-based (like an HMO or PPO)

Medicare Supplement (Medigap)

- Works alongside Original Medicare (Parts A & B)
- Helps cover deductibles, copays, and coinsurance
- See any doctor who accepts Medicare (no networks)

next steps

1 **Schedule Your Free Consultation**

- Call or email us, and we'll arrange a convenient time to talk.

2 **Review Your Options Together**

- We'll compare your current coverage to Medicare plans, answer all your questions, and help you understand the pros and cons of each option.

3 **Make Your Decision**

- If you choose to transition to Medicare, we'll handle all the enrollment paperwork. If you prefer to stay on your current plan, that's perfectly fine too!

Contact intellicents
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