

> “It is a daunting task to navigate the maze of choices available, but they made it painless and ended up providing me considerable savings and an excellent policy for my needs.
>
> **Chapter Client, TX**

Southwestern Health Resources

Texas Health Resources® UT Southwestern Medical Center®

# Medicare Made Simple

Your provider is part of the Southwestern Health Resources Clinically Integrated Network. This means that as a patient, you're eligible for trusted one-on-one counseling through Chapter, at no cost to you. Find high-quality, affordable coverage as soon as today.

**Call 855-740-7668 today to get the savings and benefits you deserve.**

### Discover savings

Never overpay for health care. Chapter finds the most affordable plan that covers your prescriptions and doctor's visits.

### Access the care you deserve

For many seniors, Medicare is the most comprehensive coverage they've ever had. Make the most of your Medicare today.

### Your Medicare questions, answered

Need help with Medicare? Want to understand what's covered? Chapter is here to help with friendly advisors, Monday through Saturday.

## Call today for trusted Medicare help

**855-740-7668**
**askchapter.org/swhr**

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# Frequently Asked Questions

### When do I sign up for Medicare?

Your initial enrollment period starts three months before the month you turn 65, and ends three months after the month you turn 65, but you can also defer your enrollment if you have qualifying employer insurance.

### What are the different parts of Medicare?

Part A is hospital care, Part B is out-patient medical care, like doctor's visits, and Part D is drug coverage. There is also a Part C (called Medicare Advantage), which bundles these three parts together.

### How much does Medicare cost?

Most Americans don't pay anything for Part A, but must pay a premium for Part B that depends on their income. Part D is optional and must be purchased separately.

### Does Medicare cover all of my medical costs?

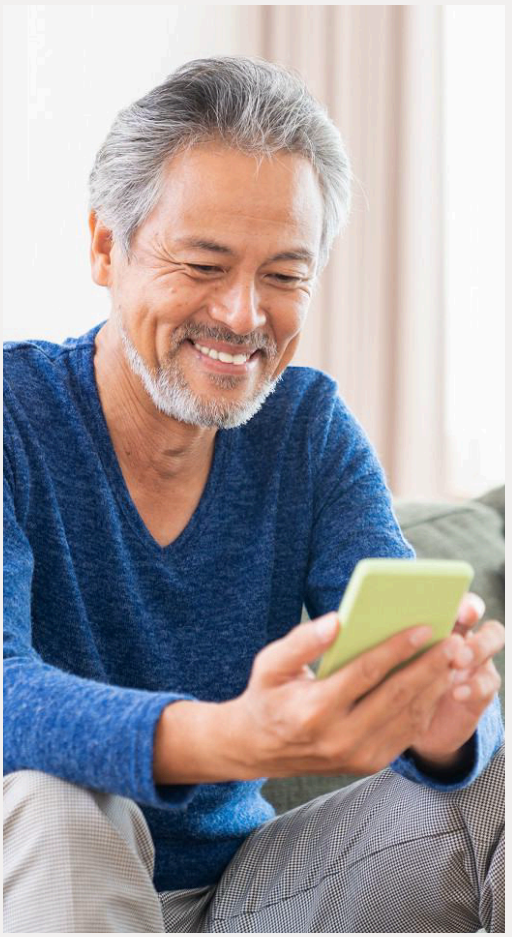
Original Medicare only covers 80% of your medical costs with no out-of-pocket maximum. Most people choose a Medicare Supplement or Medicare Advantage plan to cover the remaining 20%.

### What is a Medicare Supplement (Medigap) plan?

Medicare Supplement plans sit on top of Original Medicare and cover much of the 20% of costs that Original Medicare doesn't cover. With a Medicare Supplement plan, you can see any doctor that accepts Medicare.

### What is a Medicare Advantage plan?

Medicare Advantage plans replace your Original Medicare coverage and often include other benefits, like dental and vision, which may come with an additional premium. However, these plans usually restrict what doctors you can see.



### Who should I call if I have questions?

Chapter makes Medicare simple and clear. Call 855-740-7668 for trusted advice.

Southwestern Health Resources does not endorse or recommend any specific plan. If you choose to work with a health insurance agent, broker or agency, please keep in mind they are not affiliated with Medicare and may earn compensation if you enroll in a plan. You don't have to use Chapter to keep getting medical care through your provider, but they can help you choose a Medicare plan that covers your doctors and meets your needs.