Your Medicare Transition Guide

Expert Support for Your Healthcare Decisions

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

Why Consider Transitioning to Medicare?

Medicare was designed specifically for individuals 65 and older as well as those with certain conditions, offering comprehensive coverage that often provides:

✓ **Lower Monthly Premiums** Many find Medicare costs less than group plan premiums	✓ **Better Out-of-Pocket Protection** Predictable costs with annual maximums
✓ **Additional Benefits** Many plans include dental, vision, and hearing	✓ **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 comparisons 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 receives 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

Medicare Advantage (Part C)

All-in-one plan that includes 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 us, scan the QR code or click the scheduling link below. We'll arrange a convenient time to talk. Book Online Now



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 guide you throughout enrollment. If you prefer to stay on your current plan, that's perfectly fine too!

Contact Avant Senior Market Solutions

Phone: 816-307-2115

Email: LSiler@avantsb.com

Licensed Medicare specialists ready to help • No cost • No pressure • Completely confidential

ABILENE CHRISTIAN UNIVERSITY | avant SPECIALTY BENEFITS®

New Benefit for Medicare-Eligible Employees

FREE Medicare Guidance & Support

Turning 65 or already Medicare-eligible? We've partnered with licensed Medicare specialists to provide you with personalized guidance—at no cost to you.

One-on-One Consultations Compare Medicare options to your current plan	**Enrollment Support** Expert help with all paperwork and deadlines	**Ongoing Service** Annual reviews and year-round support

Why Consider Medicare?

Many employees find Medicare offers **lower costs**, **better coverage**, and **additional benefits** like dental, vision, and hearing—often at a fraction of what you're paying now.

Important: This is completely voluntary and confidential. Our specialists educate—you decide. No pressure, ever.

Ready to Learn More?

Contact Avant Senior Market Solutions

Book Online Now

816-307-2115 | LSiler@avantsb.com

or watch for more information from HR