NEED HELP NAVIGATING YOUR MEDICARE OPTIONS?

MAKE THE MOST OF YOUR MEDICARE BENEFITS

SHIP’s goal is to help you understand and sort through your Medicare options to find the best coverage, including doctors and hospitals, for your specific needs at the lowest cost.

SHIP also offers information and assistance with:

- Medicare Advantage Plans, such as HMOs and PPOs
- Medicare Prescription Drug Coverage (Part D)
- Medicare complaints and appeals
- Medicare Savings Program

Contact SHIP when you first become eligible for Medicare to receive a detailed explanation of how Part A (hospital), Part B (doctors) and Part D (prescription drugs) benefits work. You can schedule an appointment at any time during the year to meet with a SHIP counselor.

SHIP Offers Free, Unbiased, Personalized Assistance

It’s important to understand your Medicare options because they affect your out-of-pocket costs as well as which healthcare providers you may use. The Alabama State Health Insurance Assistance Program (SHIP) can help you choose the coverage that’s right for you.

SHIP is a statewide program, locally administered by the United Way Area Agency on Aging (UWAAA). SHIP can assess your individual situation and advise you about Medicare coverage, benefits, premiums and coinsurance. For details or an appointment, call 1-800-AGE-LINE (1-800-243-5463).

For more information or appointments, call 1-800-AGE-LINE (1-800-243-5463) or visit:

www.uwaaa.org/ship

United Way of Central Alabama, Inc.