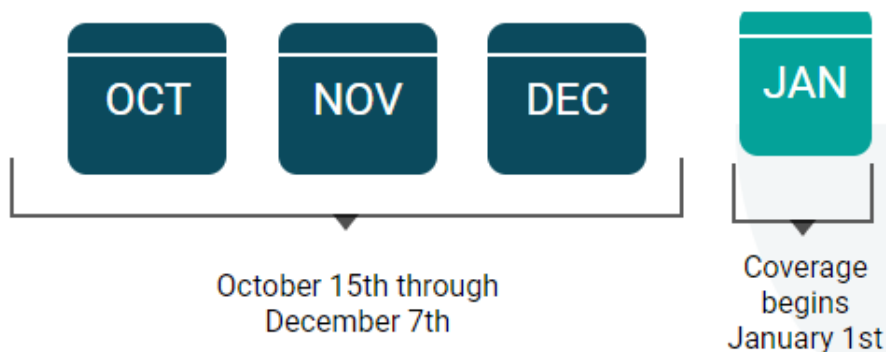




Attention Seniors

People on Medicare overspend between \$400 to \$1000 per year on medical and drug costs. 7 out of 10 people don't review the Medicare plans, leaving them paying higher premiums and co-payments.

Medicare Open Enrollment begins October 15th and ends December 7th. During this time, people on Medicare can compare plans to find cheaper insurance that begins on January 1st.



Call the
**MEDICARE SHIP
PROGRAM**
today at:

1-866-516-3051

Medicare SHIP Counselors are trained by the experts at Medicare. Medicare SHIP is the only federally funded Medicare counseling program in Kentucky.

Plans change year to year. Insurance companies change premiums, deductibles, drug costs, and networks. They also make changes to each plan's list of covered drugs. Trained counselors can help you review these changes and compare with all other plan options to help you save!

Medicare SHIP provides FREE, unbiased Medicare services, including plan comparison. Medicare SHIP also helps with applications for programs that can lower Medicare costs.

Medicare SHIP is funded through the Commonwealth of Kentucky Department for Aging & Independent Living through the Medicare SHIP Program. Along with funding from the Bluegrass, FIVCO, Gateway, and Northern Kentucky ADDs, the National Council on Aging and through United Way of Greater Cincinnati.



SHIP
Medicare Assistance Program