

Discover the MTS Difference



**Call today**  
and explore your options.

**1-833-370-1272 (TTY: 711)**  
**Monday–Friday | 9 AM–6 PM ET**

A licensed insurance agent will answer your call.

Visit us: [MedicareTransitionServices.com/marvell/](https://www.MedicareTransitionServices.com/marvell/)

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**Where Medicare Meets Peace of Mind**  
Supporting Your Journey Toward the Right Coverage





# Make Choices With Confidence

Marvell and Medicare Transition Services (MTS) have teamed up, making MTS your very own Medicare resource. They'll explain the different parts of Medicare, how they work, and answer all your questions. Here's some important information on Medicare to get you started.

## Original Medicare Doesn't Cover Everything

Provided by the federal government, Original Medicare (Parts A and B) provides coverage for hospital and medical costs. However, you are responsible for a portion of those costs, no matter how high they get in a given year. With Medicare Advantage, there's a limit to how high your costs can go. And when you reach your plan's limit, you'll pay nothing for services Part A and Part B cover for the rest of the year. These annual limits make it easier to plan and predict your share of your health care costs.

## 6 Things to Consider When Choosing Medicare Coverage

- 1

**Coverage:** When considering Medicare health coverage, think about what you need from a plan. **Make sure the coverage meets your budget, health, and wellness requirements.**
- 2

**Prescription Drug Plans:** Medicare Part D plans provide prescription drug coverage. Consider the prescriptions you have now or may have in the future. **Look for plans that cover your current medications at a cost you can afford.** Keep in mind, if you join a prescription drug plan later, it may cost you more. This is because you may have to pay a Late Enrollment Penalty (LEP).
- 3

**Costs:** Carefully evaluate all potential costs. These include monthly premiums and yearly deductibles. Consider what you'll pay out of pocket for your medical and prescription needs.
- 4

**Doctors and Hospital Choice:** Make sure your doctors accept the Medicare plan you're considering. **Confirm that any doctors you want to see on your new plan accept new patients.** Check if you need referrals, and if you must pick your hospital and health care providers from a plan's network.
- 5

**Additional Services:** Medicare Advantage plans are required to cover all Part A and Part B coverage. Plans may offer some extra benefits that Original Medicare doesn't cover, like vision, hearing, and dental. Extra benefits can vary from one plan to another. **Our licensed Medicare insurance agents will help you review and compare plans.** Together, we'll find the right plan for your needs.
- 6

**Travel:** Original Medicare doesn't cover care outside the U.S. And travel within the U.S. may affect the type of Medicare plan you choose. Our agents will help you find a plan to cover your needs.

Putting **Your** Needs First



Our goal is simple – providing clarity and confidence every step of the way. MTS agents know Medicare inside and out. They take time to learn about your health needs and what you expect from a plan. They'll review your coverage options with you – **removing the guesswork from your Medicare journey.** You'll have our support as you transition from employer coverage to Medicare.

### Coverage for **You**

When you're ready to review plan benefits, we've got you. **We'll help you find Medicare coverage designed to help you live healthier — and enjoy the life you love.** Many plans today include benefits at no extra cost, such as health coaching, fitness and wellness programs, and over-the-counter items.

You've earned your Medicare benefits. We'll help you get the most from them.

### Finding the Right Plan

Everybody has different health needs. And there's no such thing as a one-size-fits-all Medicare plan. **That's why we offer access to a range of Medicare coverage solutions.** This includes Medicare Advantage plans that combine your health and prescription drug coverage into one plan. And standalone prescription drug coverage and Medicare Supplement Insurance (Medigap) policies that help cover costs that Original Medicare doesn't cover.



### Medicare Your Way

We're only a phone call away. Call and chat with us today.

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