

OLLI 10 Week Class
NEW! Insurance for Seniors: Navigating Your Benefits

1. INTRO TO ALL CLASSES AND MEDICARE BASICS
 - What Do All These Letters Mean?
 - When Can You Enroll In Medicare?
 - Building blocks of Medicare
 - What Happens If You Are Still Employed?

2. PENALTIES TO AVOID AND OTHER COSTS IN MEDICARE YOU MAY NOT KNOW
 - Cobra and how it effects Medicare
 - Timeline for Medicare signups and how to avoid Penalties
 - IRMAA—How does this effect you?

3. MEDICARE SUPPLEMENTS
 - What are plans G and N?
 - Dental and Vision Options
 - When can you review and change your supplement plan?
 - When do you have to go through underwriting?
 - Travel Benefits outside the US

4. R/X CHOICES AND WHY IT IS SO IMPORTANT TO REVIEW EVERY YEAR
 - Open Enrollment
 - Why is it important to review your prescription plan yearly?
 - Medications not covered by Medicare
 - Other options to save on prescriptions

5. ADVANTAGES PLANS- WHY ARE THERE SO MANY CHOICES IN EVERY STATE AND GUIDELINES
 - Networks and how they work
 - HMO vs PPO
 - What is a 5 star plan?
 - What happens if you move?
 - Cancer coverage
 - What is a Trial Right?

6. DO YOU HAVE THE RIGHT COVERAGES OR PAYING TO MUCH?
 - *Savings on Auto Insurance, the less you drive the more you save
 - *Savings and coverage needs for downsizing your home “55 Plus Communities”
 - *The Benefits to having your insurance bundled
 - *The importance to having your coverages reviewed yearly

7. MD VIP DOCTORS W/ A GUEST LECTURED FROM A MD VIP DOCTOR
 - What is MDVIP?
 - What Medicare plan works best with MDVIP?
 - How an MDVIP doctor can benefit your health as you are getting older?

8. CREATIVE FINANCIAL W/ GUEST LECTURER W/ IDEAS ON HOW TO MANAGE YOUR RETIREMENT INCOME STREAMS
 - How to manage your finances before and during retirement?

9. ASSISTED LIVING FACILITIES W/ A GUEST LECTURER TO HELP US UNDERSTAND THE MANY CHOICES THAT EXSISIT
 - Options for assisted living
 - How to pick the best facility for you
 - What amenities are included in an assisted living facility

10. WHAT YOU NEED TO KNOW ABOUT MEDICARE---REAL LIFE STORIES
 - Observation vs admittance- knowing the difference can save you thousands
 - Special Enrollment Period
 - Part B premiums and how they have changed
 - IRMAA review
 - Travel Insurance- why is it important to have?
 - Summary of all topics discussed