

Medicare doesn't *need*
to be complicated.

Helping Delta Retirees ask the right questions and understand their benefit options to fill Medicare's gaps.


Your Delta career offers you an incredible resource – individual assistance from **Health Advocate™** (as featured on CBS, NBC, Fox and the Wall Street Journal, and offered by many Fortune 500 companies).




Your **Personal Health Advocate** will provide confidential unbiased personal assistance to help you make sense of Medicare and to easily compare all of your insurance options regardless of your coverage choices.

- learn how Medicare works, and what it does and does not cover
- understand the options you have to fill Medicare's gaps
- anticipate your out-of-pocket expenses and your premiums based on your plan choices
- avoid costly late-enrollment penalties
- take the right steps now if you plan to keep working past age 65

It's never too early to plan!
Contact your Personal Health Advocate!

 **877.325.7265, Option 2** Health Advocate™ can be accessed 24/7. Normal business hours are Monday-Friday, between 8 a.m. and 9 p.m. Eastern Time. After hours and during weekends, staff is available for assistance.

 **answers@HealthAdvocate.com** Your request will be assigned based on your specific needs within 24 hours.

Health Advocate™ is brought to you by the Insurance Trust for Delta Retirees.

www.itdr.com



Retirees Looking Out for Retirees