



# Saltchuk has Teamed-up with LIG Solutions!

LIG offers a no cost consulting service to Medicare eligible employees, family members, and friends to review and discuss your health insurance needs.



## Understanding Your Medicare Coverage Options

### Employer-Sponsored Coverage

Health coverage that's offered through you or spouses employer. Usually offered to active staff of the company, Federal laws allow you to extend employer coverage from 18-36 months after employment.

### Original Medicare: Parts A & B

The most essential element of Medicare, Part A covers inpatient care and skilled nursing facilities. Part B, an extension of your coverage, focuses on outpatient and preventative services.

### Medicare Part C

Also known as the Medicare Advantage Plan, Part C combines the coverage of other Parts in a comprehensive, privately-offered package.

### Medicare Part D

Medicare Part D covers prescription drugs, giving you peace of mind about your medication expenses.

### Medicare Supplement

Medicare supplements are insurance plans that fill the gaps in your Medicare coverage – like co-payments, coinsurance, and deductibles.

**Our Trusted Advisors are here to educate and answer all your Medicare questions.**

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or (800) MEDICARE to get information on all of your options.

**Contact LIG Solution's Medicare Advisors:**  
**Partner.LIGSolutions.com/Saltchuk-Medicare**  
**(866) 203-9831**