



Health Care Options & Medicare

Health care considerations can be a major factor for a judge who is age eligible for Medicare. If you are concerned about the quality of health care for you and your family into retirement you're not alone. Your health insurance and Medicare decisions are complicated, and you have the following three options:

Option 1	Option 2	Option 3	Option 4
Enroll in Medicare Part A only and keep your FEHB coverage as your primary insurance coverage.	Do not enroll in Medicare and keep your FEHB in place as your only coverage.	Enroll in Medicare Parts A&B and keep your FEHB plan as your secondary medical plan.	Enroll in Medicare Parts A&B, suspend FEHB and purchase a private Medicare supplement or Medicare Advantage plan.

None of these options is necessarily better than the other and each comes with pluses and minuses. The key is to evaluate the options to determine what is best for you including:

- Understanding all the plans available where you live.
- Determining the out-of-pocket expenses and premium differentials.
- Evaluating coverages that are important to you including prescription drugs.
- Checking to see if your doctors participate.

Looking for assistance? We can help.

**The FJA Pay & Benefits and Senior Judges Committees offer our members a valuable benefit.
A *Complimentary* Health Care & Medicare Consultation.**

Get the information you need to make the best decisions for you and your family.

Learn more: Visit the member benefits section at www.federaljudgesassoc.org or email our insurance consultant Jim De La Torre at jdelatorre@fedadvantage.com or call 415.202.6370

*This service is brought to you by the Pay & Benefits and Senior Judges Committees as a supplement to any service provided by the Administrative Office. You may wish to confer with your personal financial consultant for additional advice.