

## Questions to Ask When Looking for Health Tradition 65Plus Replacement Health Insurance

We developed a list of questions to consider when speaking with a broker or health insurance carrier about a Health Tradition 65Plus replacement plan. The below questions will help you find a health insurance plan that is right for you.

1. What are the benefit/coverage differences between my current plan and the new one?
2. What is the monthly premium difference?
3. Can I set up automatic payments?
4. Does the new plan provide SilverSneakers® or some other fitness/gym reimbursement?
5. Are there extra services like a Nurse Line or a Rewards Program?
6. Is there a network I must use or can I see any provider who accepts Medicare assignment?
7. Can I keep my current Part D prescription drug coverage?
8. What does it mean to go through underwriting? Will I have to go through underwriting with your company?
9. Can you explain the difference between coinsurance and copayment?
10. Does your plan cover any benefits Medicare doesn't cover (e.g., vision, dental, hearing aids)?
11. Do I have coverage if I travel outside of the country?
12. Can I keep this plan if I move?
13. What coverage do I have outside of Wisconsin?