



It is a daunting task to navigate the maze of choices available, but they made it painless and ended up providing me considerable savings and an excellent policy for my needs.

Chapter Client, FL



Medicare made simple

As a customer of Housing Works, you're eligible for trusted, one-on-one counseling through Chapter, at no cost to you. Find high-quality, affordable coverage as soon as today.

If you schedule a call with a Chapter Medicare advisor, you'll also get \$10 off any purchase over \$30 (which can be applied up to 7 times a year, with proof of age and the meeting).

Call (980) 431-0686 today to get the savings and benefits you deserve.

Call today for trusted Medicare help



Get \$10 off in-store

Book a call with a Chapter Medicare advisor and, if you're over 65, get \$10 off any purchase over \$30 (up to 7 times in a 12-month period).

Just show proof of age and the call.



Discover savings

Never overpay for healthcare. Chapter finds the most affordable plan that covers your prescriptions and doctor's visits.



Access the care you deserve

For many seniors, Medicare is the most comprehensive coverage they've ever had. Make the most of your Medicare today.



Your Medicare questions, answered

Need help with Medicare? Want to understand what's covered? Chapter is here to help with friendly advisors, Monday through Saturday.



Frequently Asked Questions

When do I sign up for Medicare?

Your initial enrollment period starts three months before the month you turn 65, and ends three months after the month you turn 65, but you can also defer your enrollment if you have qualifying employer insurance.

What are the different parts of Medicare?

Part A is hospital care, Part B is out-patient medical care, like doctor's visits, and Part D is drug coverage. There is also a Part C (called Medicare Advantage), which bundles these three parts together.

How much does Medicare cost?

Most Americans don't pay anything for Part A, but must pay a premium for Part B that depends on their income. Part D is optional and must be purchased separately.

Does Medicare cover all of my medical costs?

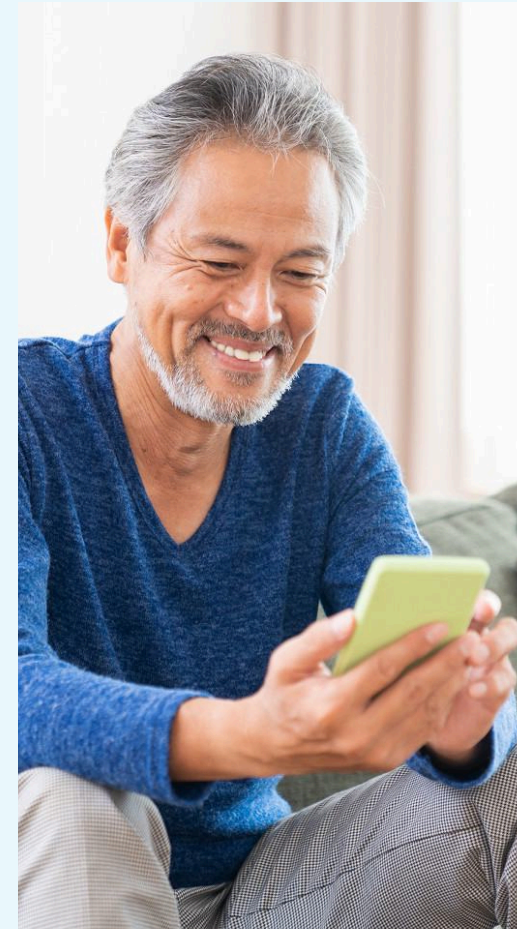
Original Medicare only covers 80% of your medical costs with no out-of-pocket maximum. Most people choose a Medicare Supplement or Medicare Advantage plan to cover the remaining 20%.

What is a Medicare Supplement (Medigap) plan?

Medicare Supplement plans sit on top of Original Medicare and cover much of the 20% of costs that Original Medicare doesn't cover. With a Medicare Supplement plan, you can see any doctor that accepts Medicare.

What is a Medicare Advantage plan?

Medicare Advantage plans replace your Original Medicare coverage and often include other benefits, like dental and vision, which may come with an additional premium. However, these plans usually restrict what doctors you can see.



Who should I call if I have questions?

Chapter makes Medicare simple and clear. Call (980) 431-0686 for trusted advice.

(980) 431-0686
askchapter.org/hw

Chapter Advisory, LLC ("Chapter") is a private health insurance agency. In California, Chapter does business as Chapter Insurance Services (Lic. No. 6003691). Chapter is not affiliated with or endorsed by any government entity. While Chapter has a database of every Medicare plan option nationwide and can help you to search among all options, it has contracts with many but not all plans. As a result, Chapter does not offer every plan available in your area. Currently, Chapter represents 50 organizations which offer 18,601 products nationwide. You can contact a licensed Chapter agent to find out the number of products available in your specific area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options. Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period or you are in your Medicare Initial Enrollment Period.