As a veteran, you deserve reliable healthcare coverage... but funding for VA Health Care benefits can be unpredictable. To ensure you get the level of care you need, the best strategy could be combining the VA benefits you’ve earned with the added advantages of Medicare.

Here, with HMO medical-only plans as low as $0/month*

Plus, $600/year savings toward your Part B premium, which means your Part B premium deduction from your Social Security check will be reduced by $50 each month.

Our Medicare Advantage plans can also help you:

- **GAIN PEACE OF MIND**
  Medicare gives you the coverage you need, regardless of what happens with VA benefits.

- **AVOID PENALTIES**
  Signing up for Original Medicare (Parts A and B) as soon as you’re eligible will help you avoid paying penalties if you decide to enroll later.

- **ENJOY MORE FLEXIBLE COVERAGE**
  A Medicare Advantage plan can provide broader coverage that includes non-VA, Medicare-approved hospitals and doctors.

Did you know?
The VA encourages veterans to enroll in both Medicare Part A and Part B.
Here, thanking you for your service... with our service

A Medicare Advantage plan offers many benefits you can’t get with Original Medicare, including:

**VISION COVERAGE**
with $0 copays on routine exams and $100 allowance/year for eyewear

**$300/YEAR OTC ALLOWANCE**
for over-the-counter items and medications

**DENTAL COVERAGE**
with $0 copays on preventive care

**HEARING COVERAGE**
with copays as low as $0 and special copays on hearing aids

**OUR $0 GYM MEMBERSHIP**
$0 gym membership or home fitness kit through Silver&Fit®

**TELEHEALTH SERVICES**
24/7 access to a doctor using a computer, tablet or smartphone

To learn more:
**Call your agent or a HAP sales representative at**
(833) 923-1825 (TTY: 711)

Oct. 1 – March 31: 8 a.m. to 8 p.m., seven days a week
April 1 – Sept. 30: 8 a.m. to 6 p.m., Monday through Friday
Or visit us at hap.org/veterans

*You must continue to pay your Medicare Part B premium.
HAP Senior Plus (HMO) is a Medicare health plan with contracts. Enrollment depends on contract renewal.

ATTENTION: If English is not your primary language, language assistance services, free of charge, are available to you. Call (800) 801-1770 or TTY: 711.

ATENCIÓN: si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Llame al (800) 801-1770, los usuarios TTY deben llamar al 711.