



# Let us be Your Trusted Partner in Navigating Healthcare

## About Us

At H5 Healthcare Consulting, we help individuals and families find the right resources for their specific medical needs, understand how their healthcare coverage works, and support them throughout their healthcare journey.

Our owner and principal agent, Krista Hugenberg, MBA, has over 10 years of experience working for health plans and provider groups in Colorado. Krista's knowledge is deepened by her role as a licensed Certified Nurse Assistant and medical mom, caring for her own child who faces unique challenges. With a genuine desire to help and advocate for others, Krista is dedicated to guiding her clients as they navigate the healthcare system.

## Available Services & Plans

Turning 65 Consultation  
Personalized Plan Review  
Medicare Advantage  
Medicare Supplement  
Prescription Drug  
Dental, Vision, & Hearing

## Get in Touch



720-784-5609



[h5healthcareconsulting.com](http://h5healthcareconsulting.com)



# Simple Guide to Turning 65

## 01 Activate Parts A&B

- **Automatic Enrollment** – Already getting Social Security Benefits? You will be automatically enrolled if eligible.
- **Creditable Coverage** – Still employed or covered by your spouse? You may not need to enroll.
- **Need to enroll** – Apply in person, by phone or online

## 02 Consult with Us

- **Choose an independent agent** to help you understand:
  - Parts of Medicare
  - Coverage Options
  - Plans Available in your Area

## 03 Choose Coverage

- After you activate Medicare Parts A&B, you will need to decide which coverage option is right for you:
  - **Original Medicare Only**
  - **Original Medicare + Supplement + Prescription Drug Plan** (Part D)
  - **Medicare Advantage Plan** (Part C & includes A, B, & D)

## 04 Enroll in a Plan

- **Work with your independent agent** to:
  - Confirm your coverage and plan choices
  - Complete Application & Enrollment

## 05 Celebrate 65!

- You've done the hard work.
- You've made the decisions.
- You're ready to celebrate your 65th birthday!
- Thank you for letting us be a part of your journey.



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