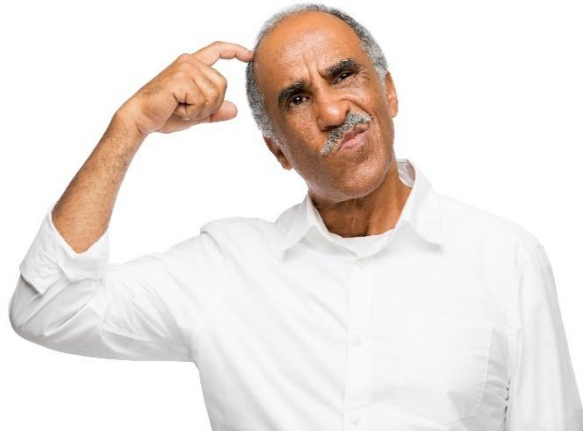


**Turning 65?**  
**Need help with understanding**  
**Medicare and health insurance choices?**



*When do I need to sign up for Medicare?  
Can I work and get Medicare?  
What do the Medicare Parts A, B, C, D cover?  
Where do I begin?  
How do I lower costs and get the coverage I need?*

**Join Montgomery County's **FREE** Senior Information Sessions:**  
**(Registration not required)**

**State Health Insurance Assistance Program (SHIP)**

**Wednesday**  
**February 20**

**Long Branch Library**  
**8800 Garland Ave.**  
**Silver Spring, MD 20901**

**6:00 – 8:00 pm**



Contact SHIP (301) 255-4250  
[www.medicareabcd.org](http://www.medicareabcd.org)  
E-mail: SHIP@accessJCA.org

