

MEDICARE ANNUAL ENROLLMENT PERIOD



TO: *|Firstname|*

**RE: MEDICARE ANNUAL ENROLLMENT PERIOD
October 15, 2021 thru December 7, 2021**

IT'S TIME TO:

- **Change Medicare Advantage Plans**
- **Change your Prescription Drug Plan**
- **Get on a Medicare Advantage or Drug Plan**

DOES NOT APPLY TO MEDICARE SUPPLEMENT POLICIES

If you have a Medicare Supplement (Lettered Plan - F, G, N etc) you are **NOT** required to do anything during this time period.

You can change a Supplement plan any time of the year.

!! CAUTION !!

1) WATCH OUT FOR SCAM CALLS DURING THIS TIME OF THE YEAR:

Never give out your DOB or the date you got on Medicare.

Never tell someone what plan you currently have, especially not the company it is with.

Never give any credit card information to anyone who is trying to sell you a plan and is not willing to email you information on that plan.

Be aware that Social Security will NEVER call you. They will always contact you by mail.

Be aware that the IRS will also NEVER call you...again they will always contact you by mail.

TV Advertisements that are a little misleading:

1) You are missing out on thousands of dollars of benefits!

There are Medicare Advantage plans available in most counties that will refund all or part of

your Part B premium that is deducted from your Social Security Check. It could be a good plan but as with everything...when you get something for nothing, it always costs you someplace else. In this case, you normally forfeit some benefits. Just know all the facts!

We are an independent agency and represent all the companies in your area that sell any of the plans you see advertised on TV.

2) Missing out on FREE BENEFITS: Dental, Vision, Hearing, Transportation, RX coverage etc.

Most Medicare Advantage Plans (MAPD) offer these benefits. Some companies offer comprehensive coverage while others only offer very basic preventative benefits. It totally depends on where you want more coverage as to which company you go with. It is important to know and understand ALL your options!

“REMEMBER”

Medicare Advantage plans are NOT Supplement Plans! !

Supplement Plans(F, G, N, etc) have No Network * No Co-pays * No Coinsurance * and \$0 to very little “out of pocket”. They do not include Dental, Vision, Hearing or Prescription drug coverage in their plans. You normally buy separate plans for that coverage. Some people would rather pay a monthly premium for the assurance that they can go to any doctor, any hospital, anywhere in the US and have the “peace of mind” of knowing their “out of pocket” will be \$0 dollars or very little depending on the lettered plan they have. Others would rather pay nothing or very little for the MAPD plans because they don’t mind the referrals, the networks, co-pays, coinsurance and an exposure to out of pocket costs from \$3500 - \$6700 or more in a year. But then with the MAPD you get the extra benefits like Dental, Vision, Transportation, Prescription drug coverage and more.

As we said before, whether you have a Supplement and want info on a MAPD or if you have a MAPD and want info on a Supplement, we can help you.

WE OFFER ALL PLANS & ALL CARRIERS (Humana, Aetna, Blue Cross Blue Shield, WellCare, Texan Plus, KelseyCare, Memorial Hermann, Mutual of Omaha and many more in your area) and are happy to compare your options!

Our Service is always FREE and our mission is to educate you on all your options so you can make a decision on the best plan for your needs.

We work for you, not the insurance company. Our customers can always be confident each year we will offer any new plans that come available

We sincerely appreciate your business and we are happy to have you as a part of our family. We are here to help you in any way we can.

Thanks so much, and have a great day!

Call us at: 877-740-8683 or 936-756-6199



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