

*Finding the right coverage to support your **well-being** is an important decision. Navigating the alphabet soup of **Medicare** is daunting.*

*We are **compassionate, local agents** who offer **unbiased guidance** to make these important decisions easy.*



GUIDEPOST
INSURANCE

YOUR GUIDEPOST TEAM

Owners



AMY SNYDER, RN
BENJAMIN SNYDER, PhD, RSSA

We bring to our business decades of experience of serving people. Prior to transitioning to health insurance, we were missionaries to Africa. Additionally, Amy worked as a nurse in a variety of contexts. Ben ministered as a Bible professor and assistant pastor. We have four handsome boys, our dog, Viva, and we love our community.

Staff



ASHLEY PRIETT, LICENSED AGENT

Ashley is a graduate of Indiana University with a degree in Education and Chemistry. She is passionate about helping others learn and make informed decisions. She is dedicated to serving others by making complex information accessible and meaningful.

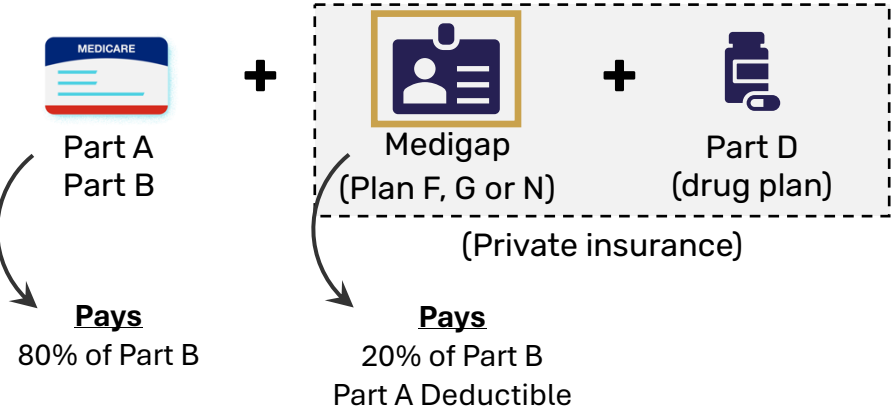
523 S Buffalo St, Warsaw, IN 46580
574-544-2228

MEDICARE MADE EASY

Indiana Birthday Rule



The “Birthday Rule” is an Indiana law allowing a Medigap (or Supplement) policyholder to change to another Medigap plan of the same letter type without medical underwriting. This legislation took effect January 1, 2026. Beneficiaries may utilize this guaranteed issue window beginning one month prior to their birthday and ending one month after their birthday.



BENEFITS OF EACH PLAN	F	G*	N**
Part A Coinsurance	✓	✓	✓
Part B Coinsurance (20%)	✓	✓	✓
Blood (1 st three pints)	✓	✓	✓
Part A Hospice Copays	✓	✓	✓
Skilled Nursing Coinsurance	✓	✓	✓
Part A Deductible	✓	✓	✓
Part B Deductible	✓	✗	✗
Part B Excess Charges	✓	✓	✗
Foreign Travel (limited)	✓	✓	✓

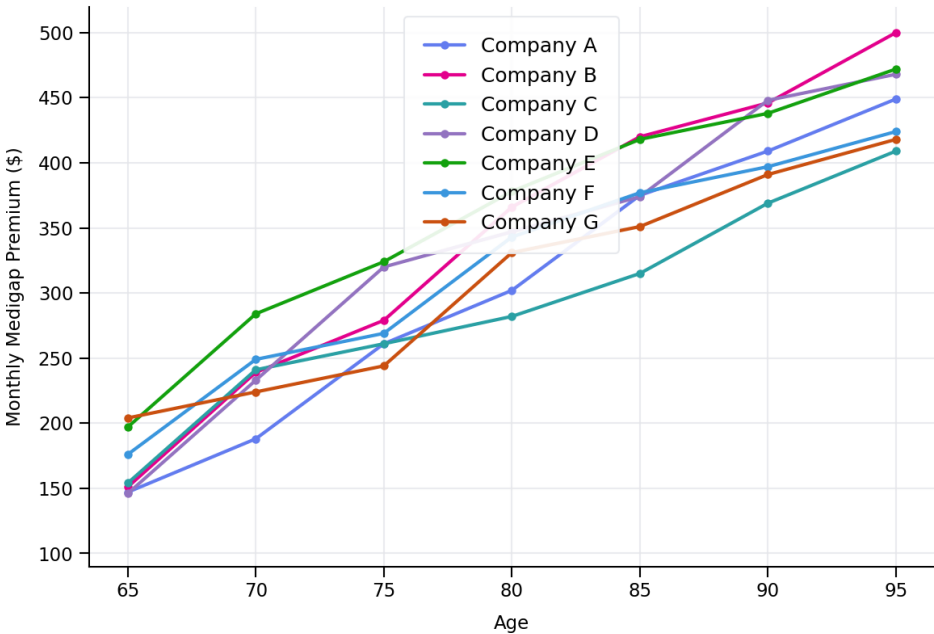
* A high-deductible (\$2,950) Plan G is available with a lower premium
** Plan N also has \$20 doctor and \$50 ER copays per visit

Medical underwriting occurs when an insurance company takes into consideration your medications and medical conditions when determining your premium amount and/or whether to accept an application. Each company has their own guidelines. The Birthday Rule bypasses this requirement.



My current medigap pays well,
why would I want to change it?

Illustration: Medigap Premiums Increase With Age (65–95)



* This chart is for illustration purposes only. Premium pricing may vary



To save \$\$ and keep the same coverage*

Plan F = Plan F | Plan G = Plan G | Plan N = Plan

* You may also change letter variation (high deductible F/G to normal F/G)

Your annual window of opportunity

month prior



month after

Happy Birthday!



Call or text to schedule your no-cost,
unbiased, consultation today.
574-544-2228