



**Financial Wellness**  
PARTNERS

*Building Blocks for Your Future*

# Ohio Medicare Consulting

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# ABOUT US

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Financial Wellness Partners is a trusted partner to businesses, individuals and families. We have earned their trust by staying true to our mission to provide honest and reliable advice for all their Medicare insurance needs.

While we have consistently grown to meet the evolving needs of our clients, we have preserved the core values that keeps us a strong and stable partner for our clients and referral partners.

- We serve our Medicare clients by always putting their interests first
- Integrity is essential to our recommendations
- Strong relationships with our clients is the core of our success
- State-of-the-art technology that allows us to work with our clients in person or virtually

These core values allow us to create a culture that builds lasting relationships with our clients and referral partners.



# MEDICARE SUPPLEMENT



A Medicare Supplement plan helps fill in the ‘gaps’ provided by original Medicare. These types of plans are sold by private insurance companies and provide more protection to seniors than original Medicare. With Medicare Supplement plans, clients will pay their normal Part B Medicare costs, but will also pay a monthly premium to the insurance carrier that will cover most, if not all remaining costs original Medicare does not cover.

What is not covered by Medicare Supplement plans?

- Routine dental, vision & hearing exams (must obtain a separate dental & vision policy)
- Hearing aids
- Eyeglasses or contacts
- Long-term care or custodial care
- Retail prescription drugs (must obtain a separate prescription drug policy)

While Medicare Supplement plans are a great option for many seniors, it is important to understand that other policies will be needed to be purchased to cover prescriptions, dental and vision expenses.



# MEDICARE ADVANTAGE

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A Medicare Advantage plan is a private Medicare insurance plan that seniors may join as an alternative to original Medicare. In many cases Advantage plans have zero or very low monthly premiums but charge copays and deductibles. This is the major difference between Supplement and Advantage plans. Supplement plans cost more monthly, but have minimal deductibles whereas Advantage plans have larger deductibles with zero monthly premiums.

Another benefit of Advantage plans are that most plans also include dental, vision and retail prescription drug coverages, saving you the time and frustration of trying to find three different policies to cover all your needs.

Our agents will help navigate the options between Advantage and Supplement plans and present options to help our clients make informed decisions for their healthcare needs.

# DENTAL & VISION

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Original Medicare does not cover dental & vision plans, nor does Medicare Supplement plans. Most Medicare Advantage plans include both dental, vision and even retail prescription drug coverages under one plan.

In order to obtain dental & vision coverages for seniors who choose either original Medicare or Medicare Supplement plans, clients must obtain separate policies. Oftentimes, we find that clients ultimately decide to “self-insure” their dental & vision coverage as the plans available don’t always provide enough coverage to justify the premiums.

We guide our clients through the options to determine if it is financially suitable to obtain a dental & vision policy or if self-insuring these expenses makes more sense.

# HOSPITAL INDEMNITY



Hospital indemnity insurance is a supplemental insurance plan designed to pay for the costs of hospital admission that may not be covered by other insurance. Typically, we will pair hospital indemnity coverage with Medicare Advantage plans to help offset the copays and deductibles found within the plan itself.

These plans are ideal for clients who choose a zero monthly premium Medicare Advantage plan but are willing to pay a smaller amount each month to help cover unforeseen expenses. These plans can be used to cover expenses resulting from:

- Hospitalizations, ambulance services
- Short term home health care
- Cancer treatment services
- Critical accident benefits

# OUR CARRIERS

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# INDEPENDENT MEDICARE WELLNESS PARTNERS

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