Allsup Medicare Advisor® Plan Selection Service



Helping your loved one choose the Medicare coverage that best meets their individual needs.







# Allsup Experts are Ready to Help

Seeking the right resources and skills needed to assist loved ones is something that family caregivers do on a daily basis. But the overall process can be time-consuming and overwhelming. *Allsup Medicare Advisor* can remove a significant burden during the Medicare plan selection process by providing the expert knowledge and guidance needed to help your loved one easily and confidently choose the coverage that's right for their individual needs.

Allsup Medicare Advisor combines live, one-on-one personal guidance from specialists with convenient and secure access to online web features where individuals can:

- Enroll and purchase the service
- Review activity and check account status
- Update contact information
- View, download and print their completed customized report
- Participate in the Allsup Medicare Advisor referral program
- Access news and helpful information about Medicare

Call us today at (888) 271-1173 to learn more about the *Allsup Medicare Advisor* plan selection service, or visit nfca.allsup.com.







## We Make Medicare Simple

Allsup Medicare Advisor is a Medicare plan selection service. We do not sell Medicare plans. With help from Allsup Medicare Advisor, caregivers and their loved ones can make a more informed decision about choosing healthcare coverage.

Understanding which Medicare options could work best can be confusing and frustrating. *Allsup Medicare Advisor* simplifies the Medicare plan selection process by educating your loved one on the choices that are available and identifying the plans that best meet their specific medical and financial needs.

Allsup Medicare Advisor offers three levels of service:

- Allsup Medicare Advisor Complete offers research and analysis of all coverage options including traditional Medicare, Medicare Advantage plans and Medicare Part D, with or without Medigap
- Allsup Medicare Advisor Medigap and Part D reviews options for Medigap plans in combination with traditional Medicare and Medicare Part D
- Allsup Medicare Advisor Part D offers a closer look at Medicare Part D plans

## **Understanding Medicare Options**

Traditional Medicare usually is not costly (Part A for hospital coverage is free; Part B for medical coverage is relatively inexpensive), but coverage can be limited — which is why many people seek out supplemental insurance (Medigap) and prescription drug coverage (Part D), both at an extra cost.

Medicare Advantage plans, at a minimum, cover everything offered by traditional Medicare Parts A and B. Many Medicare Advantage plans also include dental care, hearing and vision screening, and prescription drug coverage, often at a minimal cost.

Medicare Part D (prescription drug coverage) plans are not provided within the traditional Medicare program. There are hundreds of available plans to choose from and





some plans' formularies, or list of covered drugs, are more extensive than others.

Medigap (supplemental insurance) plans cover the gaps in traditional Medicare, usually covering the cost of co-pays, deductibles and other Medicare-related costs.

### Personal Guidance from Experts

Allsup Medicare Advisor provides the expert knowledge and guidance needed to understand and choose the best available plan at an affordable price. Our knowledgeable specialists do all the research and hard work, so your loved one can get a clear, concise view of real and comparable costs, such as premiums, deductibles, co-pays and coverage limits.

As trusted experts who specialize in disability, we understand the daily physical and mental challenges that are faced by family caregivers and their loved ones. With that in mind, we know how to simplify the complicated process of selecting the Medicare coverage that works best for each individual.

Choosing *Allsup Medicare Advisor* as your Medicare plan selection service means you'll receive:

 Access to a Medicare specialist who can answer your questions and assess your specific healthcare needs.

The analysis and results produced by Allsup Medicare Advisor are heavily based on the information provided by individual subscribers to the service. As such, Allsup assumes no liability resulting from inaccurate, incomplete, or invalid information provided by Allsup Medicare Advisor subscribers. Subscribers are also solely responsible for coordinating their Medicare coverage with any benefits and health insurance coverage offered through an employer or otherwise. Additionally, plan information provided in the report is obtained from the Medicare plans and the Department of Medicare & Medicaid Services, which manages the plan data. Allsup is not liable for inaccurate, incomplete or invalid information supplied by Medicare or participating Medicare plans.

Allsup does not provide tax, legal, investment, financial planning or medical advice or counsel under the Allsup Medicare Advisor and related services. You are responsible for making all decisions with respect to the products or services you utilize under the Allsup Medicare Advisor, including but not limited to selecting a Medicare plan that best matches your needs, and for obtaining any personal tax, legal, investment, financial planning, medical or other advice or counsel that you believe is necessary or advisable with respect to such products or services. To review the full Allsup Medicare Advisor terms and conditions, visit www.amaterms.com. If you would like to have the terms and conditions mailed to you, please let us know and we will be happy to send you a copy.





- Help understanding all your Medicare options and how certain types of Medicare plans can benefit you.
- Information on the plans most likely to provide the coverage you need.
- Unbiased and impartial analysis of all coverage options available in your local area.
- An easy-to-understand customized report providing you with the details .needed to evaluate your coverage options and make an informed decision
- Assistance enrolling in the Medicare coverage of your choice.
- Updates about enrollment deadlines and alternative coverage options annually (available at an additional cost).

### An Unbiased Look at Medicare Options

Allsup Medicare Advisor reviews the needs and preferences of your loved one and examines all available Medicare options to provide an in-depth, objective analysis. We do not accept or receive any fees or commissions from Medicare Advantage or supplement insurance plan providers.

## Making an Informed Choice

Choosing the wrong coverage can be a costly mistake and can result in thousands of dollars of out-of-pocket expenses. *Allsup Medicare Advisor* considers the cost of each person's healthcare coverage and budget to determine which plan options work best. With assistance from our specialists, your loved one can avoid the confusion, worry and often expensive mistakes involved in choosing a Medicare plan without sufficient guidance.

Allsup Medicare Advisor can help your loved one choose Medicare coverage wisely. Call us today at (888) 271-1173, or visit nfca.allsup.com.



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