

Medicare Made Simple



Allsup Medicare AdvisorSM

Helping you choose the Medicare plan that's right for you.





Making the Right Medicare Choice

“I don’t know which Medicare plan to choose and need advice from someone who understands my healthcare needs.”

Helping you make the right Medicare choice is what *Allsup Medicare Advisor* is all about. **We are not a Medicare plan provider.** We identify and review the multitude of plans available in your local area and simplify the selection process. And the service is completely customized to meet your needs.

Whether you’ve turned 65 and are already eligible for Medicare or will reach retirement age in the coming months, it’s never too soon to begin considering your Medicare options. Once you become eligible for Medicare, you then must choose between a traditional Medicare plan with optional Medigap and Part D drug supplements, and a Medicare Advantage plan. It’s essential to make sure you have healthcare and prescription drug coverage that’s affordable and also meets your needs. But with so many available options, the selection process alone can be overwhelming and confusing.

We are pleased to offer *Allsup Medicare Advisor*, which combines the latest information and expert knowledge to help you understand and make an informed decision about your Medicare coverage.

While traditional Medicare usually is not costly (Part A for hospital coverage is free; Part B for medical coverage is relatively inexpensive), coverage can be limited—which is why most people seek out supplemental insurance

(Medigap) and prescription drug coverage (Part D), both usually at an extra cost.

Another alternative to consider is weighing the pros and cons of Medicare Advantage plans. Medicare Advantage plans, at a minimum, cover everything offered by traditional Medicare Parts A and B.

In addition, benefits such as dental care, hearing and vision screening, prescription drugs and other services are usually covered by Medicare Advantage plans, and usually at a lower cost. Medicare Advantage plans also keep your healthcare coverage under one umbrella, so statements and bills all come from a single source, which can be more convenient.

Trust Allsup Experts to Guide You

“I need help from someone I can trust.”

Allsup is the leading nationwide provider of Social Security Disability Insurance (SSDI) and Medicare services. For 25 years, our experts have been helping individuals gain the financial and healthcare benefits to which they are entitled, and have decades of specialized experience navigating complex government programs.

Customers choose Allsup because we are experts. More than 580 knowledgeable Allsup professionals serve individuals and their families in communities across the country. We have successfully secured disability benefits for more than 120,000 deserving clients and obtained nearly \$10.3 billion in SSDI and Medicare payments. The new *Allsup Medicare Advisor* program further expands our services and our promise to help our customers lead lives that are as financially secure and as healthy as possible.





“I need a plan that can protect my health and my budget.”

With our assistance, you'll be better prepared to make a more informed decision about the right Medicare plan, and avoid the confusion, worry and pitfalls involved when trying to select Medicare coverage on your own.

Understanding Your Medicare Options

We know how important it is to make the right decision about your healthcare coverage each year since your coverage and needs can change. Sorting through endless stacks of provider plan brochures and applications can be exhausting. Comparing all your options side by side can be intimidating, especially trying to understand all the complex insurance terms. The challenge is in finding the right Medicare coverage with the healthcare and prescription drug plan that works best for you.

Typically, a Medicare Advantage plan is often a better and more affordable option, especially if you have a pre-existing or severe medical condition. Medicare Advantage plans, at a minimum, cover everything offered by traditional Medicare. In most cases, they are also a lower cost alternative and provide the extra coverage and benefits needed to pay for medical expenses. At the same time, we know that there may be other Medicare coverage options that may serve your needs better than a Medicare Advantage plan.

We know what's important to you.

- I am new to Medicare and have no idea how much coverage I will need and what it will cost me.

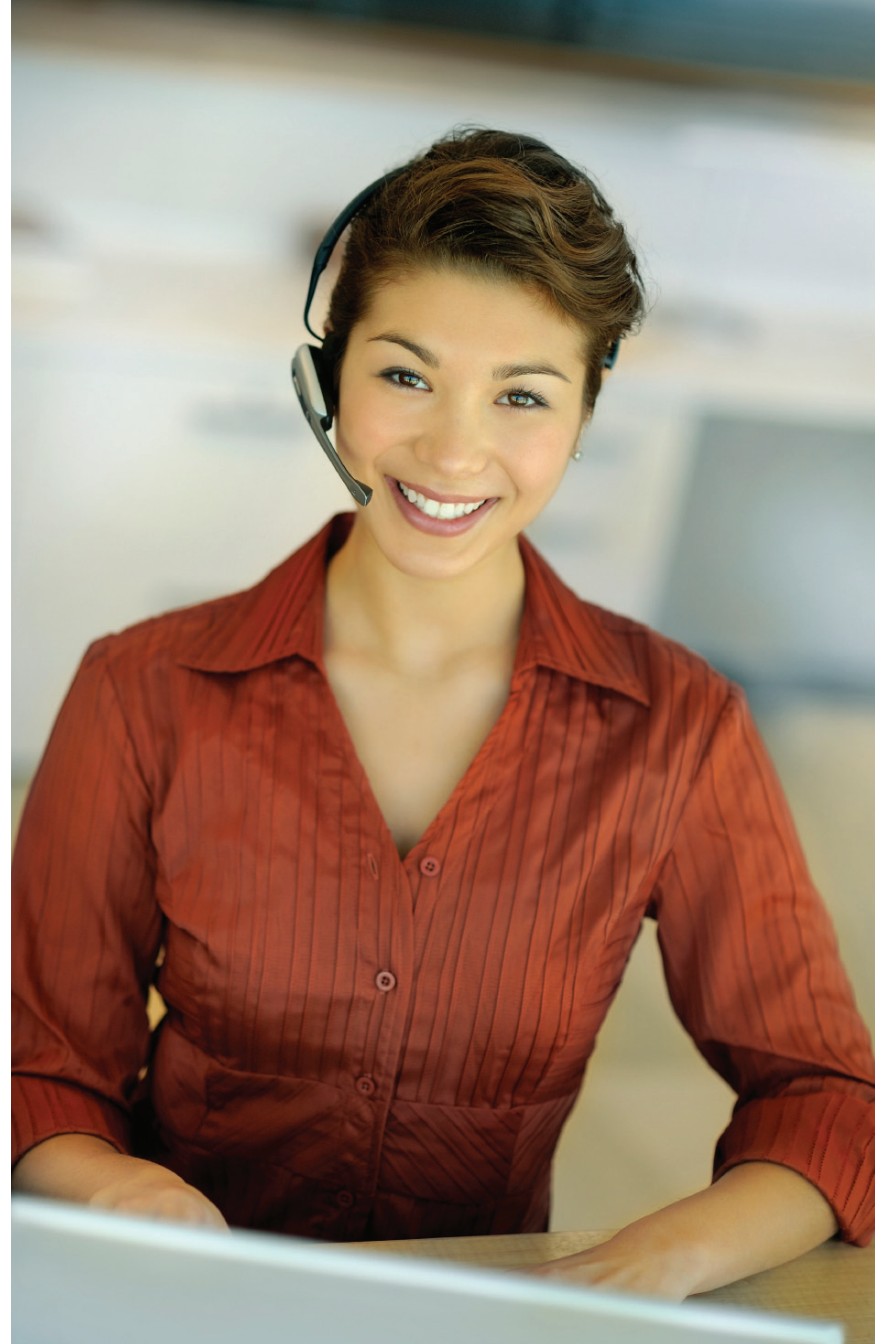
- I take several medications a day, so my drug coverage is critical.
- I can't afford a high copay.
- I can't deal with all these bills.
- I trust my doctor and don't want to change.
- I want to get a grip on my rising costs of staying insured.
- I have Medicare coverage that I'd like to change, but I'm afraid to do so.
- I need one-on-one help selecting the right coverage for me.

How *Allsup Medicare Advisor* Works for You

Allsup Medicare Advisor helps individuals understand their Medicare choices to find the right and most affordable plan. The best part about *Allsup Medicare Advisor* is that it's a personalized service. We work individually with you to understand exactly what you need in a Medicare plan. Our experts help you:

Understand Medicare

- The difference between Medicare Advantage, Medicare supplements, and traditional Medicare.
- What type of coverage is available in your local area.
- When your enrollment process should begin and when re-enrollment becomes available.



Compare the Medicare coverage choices in your local area

- Compare all your different Medicare options including traditional Medicare, Medigap, Part D plans and Medicare Advantage plans.
- Find out if your providers are included in the plans' networks.
- Review comparable costs, quality and service ratings of prospective coverage plans.

Review your Medicare options

- Receive an easy-to-understand, customized report of your coverage options.
- Speak directly with an *Allsup Medicare Advisor* expert to carefully review your choices.

Enroll in the Medicare coverage you want

- We'll explain how the process works, step-by-step, and even walk you through enrollment.

Benefit from our personal service and expert guidance

- Direct interaction with one of our knowledgeable professionals by phone or e-mail.

Stay informed

- *Allsup Medicare Advisor* includes regular updates about service period deadlines, Medicare plan providers, alternative coverage options and general health information.

options, especially if you move outside your plan's coverage area, you spend a good deal of time traveling outside your plan area, your coverage or health situation changes, or your current plan will be discontinued.

You can also access *Allsup Medicare Advisor* online at **ama.medicare.com**.

- Enroll and pay for the *Allsup Medicare Advisor* service.
- Complete a pre-screening questionnaire to determine your healthcare needs and preferences.
- Review activity and check the status of your *Allsup Medicare Advisor* program.
- View, download and print your customized report once completed.
- Access news and helpful information about Medicare.

In addition, our experts can review the Medicare coverage you have chosen annually to make sure it's still right for you (available at an additional cost). You may want to consider alternate plan

Sample Case Study

Customer A: Male with Diabetes

Health Conditions:

Diabetes, Depression, High Cholesterol, Osteoporosis, Arthritis

Medications:

Vytorin, Glyburide, Lisinopril, Alendronate, Prednisone, Venlafaxine, Hydroxychloroquine

Physicians:

Primary Care Physician: 4 visits per year
Endocrinologist: 3 visits per year

Testing:

MRI: 1 per year
A1C Blood Test: 3 times per year

Medical Needs:

Diabetic Supplies: Freestyle Strips and Lancets

Hospitalizations Last Year:

One, 3-day in-patient stay

Based on the specific healthcare conditions and preferences of Customer A, Medicare Advantage Plan A (shown below) was highlighted as one of the best available choices that most closely matched his expressed needs.

Medicare Advantage Plan A

Annual Premium	\$348
Medications	\$720 (Vytorin is \$60 per month. The other medications are \$0.)
Primary Care Appointments	\$40 (4 visits)
Specialist Appointments	\$60 (3 visits)
MRI	\$125
A1C Blood Test	\$0
Diabetic Supplies	\$0
3-day Hospitalization	\$300
Total Annual Cost	\$1,593

In comparison, Medicare Advantage Plan B also available to Customer A did not cover his medications and also included a higher premium as well as increased costs for copays, medications, hospital stays and diagnostics.

Medicare Advantage Plan B

Annual Premium	\$468
Medications	\$1,764 (Vytorin is not covered by this plan. Medication cost includes full retail price for this drug. The other medications are \$7 per month.)
Primary Care Appointments	\$60 (4 visits)
Specialist Appointments	\$105 (3 visits)
MRI	\$100
A1C Blood Test	\$150
Diabetic Supplies	\$0
3-day Hospitalization	\$800
Total Annual Cost	\$3,447

Overall, *Allsup Medicare Advisor* helped Customer A become an informed consumer and save **\$1,854** by choosing Medicare Advantage Plan A.



How You Benefit from *Allsup Medicare Advisor*

“I can’t afford to make the wrong decision; I need help finding the right plan for me.”

Our experts do the hard work for you by researching and identifying the best plan options available. Based on your individual priorities and healthcare needs, we’ll provide you with a detailed written report that prioritizes your local provider and coverage choices. This report will specifically analyze and compare the available plans that come closest to meeting your preferences and include a summary that will guide you through the next steps.

Allsup Medicare Advisor takes an in-depth objective approach to give you an impartial analysis of your options. Our experts compare all available plans that work best for your situation. We do not accept any fees or commission from Medicare Advantage or Medicare supplement insurance plans.

Answers to Some Frequently Asked Questions

Are Medicare Advantage plans worth considering?

Medicare Advantage plans can be a good idea for seniors who need reasonably priced all-in-one medical and drug coverage. A Medicare Advantage plan covers everything covered by traditional Medicare (Parts A and B). These plans also may offer additional benefits not covered under traditional Medicare, such as dental care, hearing and vision screening, prescription drugs and other services that would otherwise only be covered by a Medigap

policy and Medicare Part D (prescription drug) insurance.

What if I have certain doctors I want to continue to see?

If continuing to see certain doctors is important to you, we make every attempt to find Medicare coverage that will allow you to keep your preferred healthcare providers. An *Allsup Medicare Advisor* specialist will work with you to identify and resolve any particular coverage requirements you may have.

Is it necessary to review my Medicare coverage every year?

We suggest you review your existing coverage annually to make sure it is still right for you since plan coverage and premiums change from year to year. In particular, you should have your coverage options reviewed by Allsup under the following circumstances:

- Your health situation changes (examples: taking more prescription drugs, more frequent hospitalizations or you develop a greater need for medical equipment like oxygen).
- You move outside your plan's coverage area or spend a good deal of time traveling outside your current plan area.
- Your current plan will no longer be available as part of the Medicare program after the next year.





Our Promise to You

At Allsup, we strive to create opportunities for people to lead lives that are as financially secure and as healthy as possible. This is how we deliver our promise of True Help® to you.

You won't find the personal service that Allsup offers anywhere else. That's because everything we do—our specialized services and dedicated customer service—comes with a genuine commitment to provide True Help just for you. When it comes to important life decisions, you deserve the very best.

Contact Allsup Today

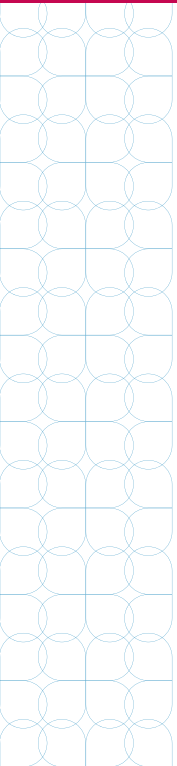
Let *Allsup Medicare Advisor* help you make a confident decision and get the right Medicare coverage for your needs.

To get started, please call **(888) 271-1173** or visit us at **ama.allsup.com**.

Allsup does not provide tax, legal, investment, insurance, 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 Allsup Medicare Advisor, including but not limited to selecting a Medicare Advantage plan that best matches your needs, and for obtaining any personal tax, legal, investment, insurance, financial planning, medical or other advice or counsel that you believe is necessary or advisable with respect to such products or services.

“I need support every step of the way to choose the right Medicare coverage option for my needs.”





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