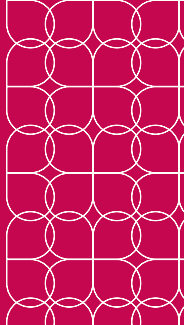
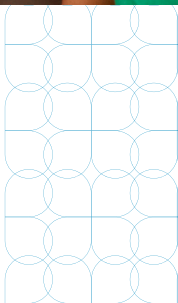


Allsup Medicare Advisor®
Plan Selection Service



Making Medicare simple so
you can choose coverage wisely.





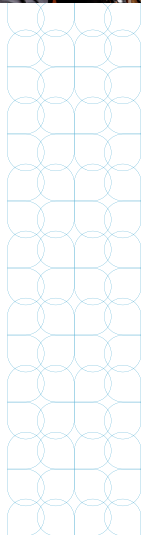
Allsup Medicare Advisor offers personal assistance

We make it easy to evaluate your Medicare plan options. *Allsup Medicare Advisor* does the work for you and provides the most relevant and accurate information based on your specific requirements and preferences. You'll receive one-on-one personal assistance from a Medicare specialist and also have secure access to online web features at your convenience.

Allsup Medicare Advisor is a trusted resource that offers:

- Personal assistance from a Medicare specialist who will research the Medicare options that best fit your specific needs.
- Education and knowledge to help you understand the complex issues of Medicare such as the “donut hole.”
- Information on the plans most likely to provide the coverage you need.
- Comparative analysis of coverage options available in your area.
- An easy-to-understand customized report that provides the details needed to evaluate your coverage options and make an informed decision.
- Enrollment assistance in most Medicare plans of your choice.
- Alerts about upcoming enrollment periods and the opportunity to re-examine your coverage options annually (available at an additional cost).

***Allsup Medicare Advisor* can help you choose Medicare coverage wisely. Call us today at (866) 521-7655, or visit ama.allsup.com.**



What is Medicare?

Medicare is a complex and highly individualized health insurance plan provided by the federal government for people age 65 and older and those younger than 65 with a disability. With help from *Allsup Medicare Advisor*, you can make a more informed decision about choosing healthcare coverage that's right for you.

It can be confusing and frustrating to understand which Medicare options or combination of coverage will work best for your personal healthcare needs and budget. *Allsup Medicare Advisor* simplifies the Medicare plan selection process by researching and reviewing the dozens of plan choices available in your area so you can compare the coverage you need at a cost you can afford.

Did You Know?

95 percent of seniors with Medicare Part D drug plans overspend on their coverage for current medication needs.¹

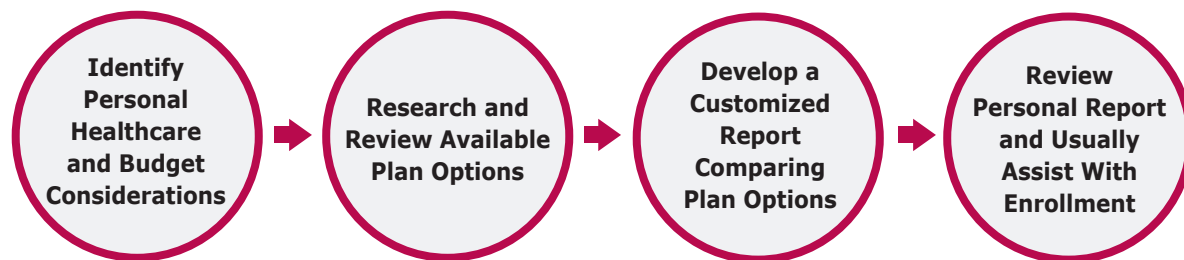
What are my Medicare options?

Whether you're eligible for Medicare due to age or disability, there are two different options to get your Medicare benefits:

- 1) You can choose Original Medicare, which includes hospital coverage (Part A) and medical coverage (Part B). This option is relatively inexpensive, but coverage can be limited. Most people also enroll in a prescription drug plan (Part D) and many add a supplemental (Medigap) plan to pay costs that original Medicare doesn't cover.

OR

- 2) You can choose a Medicare Advantage plan (Part C), which combines Part A and Part B offered by Original Medicare, and usually covers prescription drugs (Part D). In addition, many Medicare Advantage plans include dental care, hearing and vision screening, often at a minimal cost. If a Medicare Advantage plan doesn't cover prescription drugs, many people will add a separate Part D plan.



How does Allsup Medicare Advisor work?

Allsup Medicare Advisor is a personalized service. Our knowledgeable specialists will identify your specific healthcare needs, review your coverage options, explain the complexities of Medicare and provide a customized, unbiased report of plan benefits so you can directly compare premiums, deductibles, co-pays and coverage limits.

If you have a disability

One of the major benefits of qualifying for Social Security Disability Insurance (SSDI) is Medicare coverage. But it can be confusing and frustrating to find the Medicare coverage that's right for your healthcare and financial needs, especially without help. *Allsup Medicare Advisor* removes that burden. We know how to simplify the process and our specialists are ready to help you make the best possible decision about this important benefit.

If you're unsure about which Medicare options will work best for you, or don't want the stress and burden of finding a plan on your own, *Allsup Medicare Advisor* is here for you. Even if you already have Medicare, it's important to review your coverage options every year, since changes to your current plan, health condition or medication can affect your benefits.

An *Allsup Medicare Advisor* customer says:

"This is an absolute necessity for anyone who is facing Medicare. You get to talk to a person who gets to know your situation and helps you identify the best plans for you."

Depending on your personal needs and preferences, you can choose from a number of service options, each at a fixed flat fee, including:

- *Allsup Medicare Advisor Complete* provides research, analysis and comparison of coverage options and plan types including Medicare Advantage plans with prescription drug coverage, Medigap and Part D prescription drug plans that can be paired with Original Medicare or Medigap.
- *Allsup Medicare Advisor Medicare Advantage* provides research and analysis of Medicare Advantage plans that include drug coverage.
- *Allsup Medicare Advisor Medigap+* provides in-depth research and analysis for supplemental plans including individual premiums.
- *Allsup Medicare Advisor Part D* offers stand-alone research, analysis and comparison of Part D prescription drug plans and the "donut hole" coverage gap.
- *Allsup Medicare Advisor Medigap+ and Part D* provides in-depth research and analysis for supplemental plans including individual premium amounts as well as Part D prescription drug plans.

How do I benefit from Allsup Medicare Advisor?

Choosing healthcare coverage is an important decision that impacts your health, finances and lifestyle. Making a mistake in coverage can be costly, and could potentially result in thousands of dollars of unnecessary out-of-pocket expenses. With assistance from an *Allsup Medicare Advisor* specialist, you can make an informed and confident choice about Medicare.

The information provided is not intended as a substitute for legal or other professional services. Legal or other expert assistance should be sought before making any decision that may affect your situation.

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 Medicare or individual insurance companies offering Medicare coverage options. Allsup assumes no liability for subscriber Medicare coverage choices based on inaccurate, incomplete or invalid information in any format provided by Medicare or individual insurance companies offering Medicare coverage.

Allsup does not provide tax, legal, investment, financial planning or medical advice or counsel under the Allsup Medicare Advisor and related services. Subscribers are responsible for making all decisions with respect to the products and services they utilize under the Allsup Medicare Advisor, including but not limited to selecting the Medicare coverage that best matches their needs, and for obtaining any personal tax, legal, investment, financial planning, medical or other advice or counsel that they 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.

After you make your selection, Allsup may or may not receive a commission from the plan provider you choose.

¹ “The Vast Majority of Medicare Part D Beneficiaries Still Don’t Choose the Cheapest Plans That Meet Their Medication Needs.” *Health Affairs*, October 2012. Authors: Chao Zhou and Yuting Zhang.

**To enroll or learn more about the
Allsup Medicare Advisor plan selection
service, contact us today.**

Allsup Medicare Advisor[®]
(866) 521-7655
ama.allsup.com

