

CHOOSING A MEDICARE HEALTH PLAN?

# Top 10 Things You Should Know

**10 It will not cost you more to use our services.**

Whether you select a Medicare health plan with our group or purchase directly from the carrier, your cost does not change; same coverage and same cost— *Our Services are Free!*

**9 You can have a different plan than your spouse.**

Each person has a unique, individual situation and plan options should be chosen accordingly.

**8 Higher premiums do not always mean "more coverage."**

Many insurance carriers offer a variety of plans. Breitenfeldt Group can assist in selecting a plan appropriate for your needs and budget.

**7 You can change your coverage annually.**

No Medicare Advantage Plan or prescription plan is the same and they are subject to change each year. Breitenfeldt Group will review your policy annually to ensure that you understand your coverage.

**6 Your situation is unique and should be treated that way.**

Basing your plan selection on the advice of friends, family, and neighbors isn't always the most suitable choice for *your* needs.

**5 Be mindful of networks and travel coverage.**

Breitenfeldt Group advisors check plan networks and ensure your plan selection fits your lifestyle. Not all carrier options provide the same travel benefits.



#### 4 **Not all enrollment periods are the same.**

Medicare enrollment is not automatic for everyone and missing a deadline can be expensive. Breitenfeldt Group will guide you through your Medicare enrollment based on your situation.

#### 3 **You do not have to navigate through Medicare on your own.**

There are many different coverage combinations available. The odds of finding the "right fit" by yourself are not favorable. By navigating Medicare on your own, you may increase the risk of penalties and lock-out periods. Breitenfeldt Group advisors have a high level of training, experience, and resources. We help people just like you make plan choices every day.



#### 2 **Prescription plans can change every year.**

Prescription plans may change every year and there are many different options to choose from. For your plan needs, Breitenfeldt Group:

- Offers a full range of prescription plan options
- Provides computer analysis to help you choose a plan
- Assists you in reviewing your coverage from October 15 – December 7

#### 1 **Not all agencies who sell health plans can also provide proper customer support.**

Many agents sell health plans, but cannot offer comprehensive service or selection. Breitenfeldt Group offers a wide variety of options and has a licensed professional team available to you throughout the year.



## Comparison of Services

Services Offered	Direct from the Company	Breitenfeldt Group
Specialize in Medicare and Individual and Family Health Plans	Yes	<b>Yes</b>
Able to compare and carry multiple company options	No	<b>Yes</b>
Utilize Medicare Plan Finder to analyze prescription coverage	No	<b>Yes</b>
Assist in Medicare Part A & B enrollments	No	<b>Yes</b>
Annual review of coverage	No	<b>Yes</b>

### Office Hours

Monday through Friday  
8 am – 4 pm

### Contact Us

1.877.732.7499  
BGhealthplans.com

*We Educate  
& Advise*