

A photograph of an older couple running barefoot on a sandy beach. The man is wearing a blue short-sleeved button-down shirt and light-colored shorts, and the woman is wearing a white short-sleeved top and white shorts. They are both smiling and holding hands, running towards the right. The background shows a clear blue sky and some beach vegetation.

Getting Started With Medicare

A Guide For Those New to Medicare
Provided by MyMedigapConsultant.com

Thank you for allowing us the opportunity to help you understand Medicare and your Medicare Supplement options.

Obviously you have many choices available and it can be intimidating on whom to use and trust. We hope that you find the information presented in this document easy to use and understand.

Once you have completed reviewing this material we would like to further assist you with reviewing any unanswered questions you may have. We want to earn your trust and hope that you will allow us to be your Medigap Consultant for life.

Please feel free to contact us directly at....

Toll Free: 888-729-9364

Email: info@MyMedigapConsultant.com

Thank you again for your time and we look forward to hearing from you soon.

Best regards,



Kent Kingsley



Rusty Williams

These topics can help you find the information you need quickly

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Making Sense of the Medicare Alphabet Soup!

Understanding your options with Medicare is necessary to help you get the most out of this important coverage. We are My Medigap Consultant. We specialize in helping you make sense out of the Medicare Alphabet Soup! We are an independent brokerage company representing a number of the most competitive Medicare plans available. We are licensed in many states and can help you make an informed and educated decision. To us, you are more than a number. We treat our clients as are friends and hope the relationship we develop lasts a lifetime. Our goal is to be your first and only medigap consultant.

This document is intended to familiarize you with important information regarding Medicare and Medicare Supplement Policies. I recommend printing this document out for ease of use and as a reference later. If you have any questions, please call us at 888-729-9364 or you can reach us at info@mymedigapconsultant.com. This contains some of the information we use to educate our clients on their options. If you would like a one on one review, just let us know. We can do it over your phone and computer

A Quick Overview of Medicare

Medicare is a federally funded health insurance available to you when you turn 65, or if you are under 65 and have certain disabilities. The Center for Medicare and Medicaid Services (CMS) administers Medicare. Coverage for those turning 65 starts the 1st day of the month you turn 65. If you happen to turn 65 on the 1st of the month, your coverage will begin on the 1st of the preceding month. You can apply for Medicare Part A and Part B through the Social Security Administration (in person or online) 3 months before you turn 65...if you are already drawing Social Security income you will be automatically enrolled in Medicare Part A and B, unless you opt out. Medicare Part A and Part B are often referred to as Original Medicare.

Medicare has four parts: Part A, Part B, Part C, and Part D.



Medicare Part A (Hospitals) is coverage that provides for hospital/inpatient coverage, inpatient care at skilled nursing facilities (think rehab), and hospice care. Part A is what you pay in to during your working life. Generally, it is no cost for those (or their spouse) who have paid into it for 40 quarters.

What you are responsible for under Part A:

- \$1,288 (as of 2016) deductible per benefit period (days 1-60)
- \$322/day for days 60-90 days.
- \$644/day for days 91-150
- Covers the first 20 days in a skilled nursing facility (rehab)

B

Medicare Part B (Doctors) generally covers your doctor care, lab tests, outpatient care and other services from non-hospital providers. Part B does have a cost. Most people have this deducted from your social security check each month. The premium varies depending on your income. You can enroll in Part B 3 months before turning 65, the month you turn 65, or 3 months after turning 65. If you don't enroll during this time, you may pay higher premiums. If you are continuing to work after 65 and have creditable group coverage, you should delay taking Part B until you retire and lose group coverage.

What you are responsible for under Part B:

- \$166/year (as of 2016) annual deductible
- 20% of Medicare-approved charges that are not paid by Medicare, plus all excess charges (there is NO limit to this 20%...i.e. \$100,000 Part B claim you are responsible for \$20,000!)
- 100% medically necessary emergency care received in a foreign country

C

Medicare Part C (Medicare Advantage (MA) Plans). You will typically sign up for Part A and Part B when you turn 65, but Part C is optional. MA Plans are private insurance managed by an insurance company. By taking a MA Plan, you are signing over your Part A and Part B to the private insurance company and will not be part of Original Medicare. These MA Plans often have lower or no premium plans, but have significant co pays and deductibles as well as high out of pocket yearly maximums.

Secondly, MA plans often have limited networks and providers. Often you may be required to take a new doctor if your current doctor does not accept MA plans or is not in the insurance company's network. You also **cannot** have Part C and a Medicare Supplement at the same time. Some Part C coverage also includes Part D. Once enrolled into a MA plan, you can change plans during Annual Enrollment Period (AEP) which is October 15th through December 7th.

D

Medicare Part D (Drug Coverage) – Part D covers prescription drugs. For those who did not elect to have Part C, but have Part A, Part B, and a Medicare supplement plan you will also need to sign up for Part D. Part D is offered thru the private insurance companies. Each company must offer a standard plan (based on the government regulations) as well as plans with additional benefits.

When Do I Enroll?

Medicare Parts A and B

If you are already drawing Social Security income you will be automatically enrolled in Part A and Part B.

If you have elected to delay your receipt of Social Security you will need to enroll in both Medicare Parts A and B. You have a 7 month window around the month you turn 65...



If you are still employed with health coverage or still covered under your spouse's employer coverage you may want to delay enrolling in Part B (you should analyze the cost differences vs benefits of the two options). Once this employer coverage ends you have 8 months to sign up for Part B without penalty.

Medicare Part D (Prescription Drug Plan)

Your initial enrollment for Part D is the same as Part A and B...3 months before the month you were born, the month you were born and 3 months after the month you were born. Enrollment is voluntary in Part D. Often time I hear people say I don't take any drugs so I don't need drug coverage...WRONG. You never know when you will need to take expensive medications (hopefully never) and if you do you better have a plan in place or you could be facing serious financial hardship.

Part D does have a penalty for those who do not sign up once they were eligible. For each year that the senior does not have a Part D plan, they will be charged a 1% penalty for each month not having coverage. An example would be a 67 year old who signed up once they started taking medications. That 67 year old would have a 24% (24 months without coverage) penalty. This would be applied to the new premium for the rest of the senior's life. The penalty is assigned by CMS and added to any plan that senior has in the future.

With the complexity of Part D, we recommend using the Medicare computer software to look up medications to avoid signing up with a plan that does not cover all or some of your medications (We can help our Medicare supplement clients with the selection process also).

Medicare Supplement (Medigap) Plans

The best time to buy a Medigap policy is ideally 1-3 months prior to turning 65 as long as your Medicare Part A and B enrollment is complete. You also have a 6-month open enrollment period for you to enroll. During either of these times you are free to choose ANY Medigap policy offered in your state even if you have health problems. Once you go past this 6 month window then you may or may not be able to enroll in a Medigap policy...it depends on your health after this period.

Chart below shows your initial enrollment times where health questions will not be asked:



If you delayed your Part B enrollment because you were covered by employer coverage, once you enroll in Part B you will then have your Medigap 6-month open enrollment period starting the month your Part B went into effect (in above chart just replace your Birth Month with the date your Part B went into effect).

Once you are on a Medigap plan you are free to change carriers or plans at ANY time you want to. Just remember to change plans you will have to answer health questions that may prevent you from changing.

Five Reason Why We Recommend Medicare Supplements?

Many seniors ask us why we don't typically recommend one of the Medicare Advantage plans they see advertised everywhere on TV and billboards.

Here are some of the main reasons why we recommend a Medigap policy over a Medicare Advantage (Part C) plan:

1. **Peace of Mind!** Let's face it you're either enjoying retirement or will soon be. Medigap plans allow you to manage your own healthcare...not an insurance company
2. **You can budget for healthcare.** With a Medigap plan, if you go with our recommendation, you will know exactly what your annual medical costs will be (not including prescription drugs).
3. **No Networks.** Because you still have original Medicare Part A and B you can choose any doctor in the country you want to see, as long as they take Medicare they take your Medigap policy.

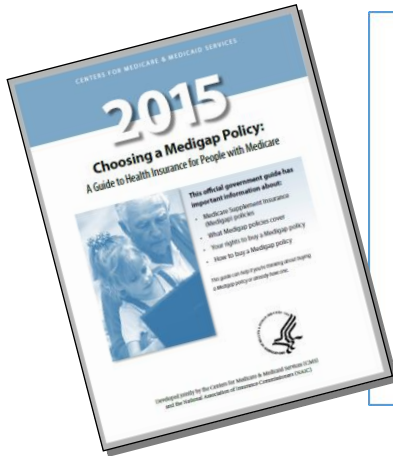
Let's say your diagnosed with a rare blood disorder and need to see a specialist at Johns Hopkins for treatment. With a Medigap policy that isn't a problem; however, if you're on a Medicare Advantage plan you will have to most likely try and find someone in network or if you are allowed out of network you can be sure you will see much higher cost.

4. **Minimum out of pocket exposure.** This ties in with the peace of mind and budgeting. *If you go with our recommendation the most you will incur in medical claims is \$166 annually (that is NOT a typo).* If you are on a Medicare Advantage policy, you can have an out of pocket expense as high as \$6,700 or you could even have a claim denied if you are not using network doctors.
5. **Plans are standardized.** All Medigap plans with the same letter are exactly the same. The only difference is the carrier name and price. With a Medicare Advantage plan each one covers things differently so you have to really understand your coverage to know what your benefits are and how claims will be paid.

Medicare Supplement (Medigap) Overview

THIS IS WHAT WE RECOMMEND. Medicare Supplement plans are named as letters; Plan A thru Plan N. Medigap plans are used to cover the deductibles and co pays in Medicare Part A and Part B. This protects seniors from the potential medical expenses not covered by Part A and Part B (note: you must be enrolled in both Part A and Part B to have a Medigap plan).

After 1992, the government standardized medicare supplement (medigap) plans so that each company offers the **EXACT** same basic coverage. This is vital to understand when comparing plans. Plans must have the same basic benefits when compared with other company's plans. So XYZ's Plan F must offer the same benefits as ABC's Plan F. According to the federal government, cost should be the only determining factor used when comparing plans of the same letter...



to protect you, and policies must be clearly identified as "Medicare Supplement Insurance." Medigap insurance companies in most states can only sell you a "standardized" Medigap policy identified by letters A through N. **Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different insurance companies.**

In Massachusetts, Minnesota, and Wisconsin, Medigap policies are standardized in a different way. See pages 42–44. In some states, you may be able to buy another type of Medigap policy called **Medicare SELECT**.

We like to review financial strength of a company also, because it can be a good indicator of future rate increases.

Important Facts about Medicare Supplement (Medigap) plans:

- All Medigap plans are guaranteed renewable...they cannot cancel your coverage due to claims. As long as you pay your premiums your coverage will stay in place.
- Medigap plans are not restricted by networks. If your doctor takes Medicare, they will take any Medigap plan
- You can change your Medigap plan at any time during the year, but you do have to answer health questions to do so. The only time you do not have to answer health questions is when you are new to Medicare (recently enrolled in Part B)
- Medicare supplement plans and Medicare advantage plans are **not** the same.
- Paying more for a Medigap plan does not mean you are getting more! As pointed out earlier all plans are standardized by Medicare therefore Plan G with one carrier is the exact same as Plan G with another carrier. Why pay more for the same coverage?

Below is a chart of all the Medicare Supplement Plans available. The most commonly purchased plans are Plan F, G and N. The following page will describe these 3 in a little more detail and explain what we recommend.

	Medicare Supplement Insurance (Medigap) Plans									
Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2015**			
							\$4,940	\$2,470		

Plan F is the most popular plan in the Medicare Supplement market. Plan F covers all Part A and Part B deductibles as well as all other Medicare Approved Charges. Many seniors like the convenience of Plan F. This means your total costs are simply the monthly premiums paid for Plan F. However, Plan F may not be the best option for many seniors.

Plan G is the second most common plan, which is like Plan F **except** it does not cover the Part B deductible (\$166/year). Plan G most often makes the most sense for seniors because the premium savings between Plan F and Plan G far exceeds the \$166/year out of pocket you have with Plan G (which is the only difference between the two plans). **For this reason, Plan G is MMC plan recommendation if you qualify for it.**

Plan N is the third most common plan. It has more cost sharing as compared to Plan G and F. Plan N has \$20 copay for doctor visits, \$50 copays for ER visits, \$166 Part B deductible, and Part B Excess charges.

BEWARE OF THE FOLLOWING!

Over the 14 years we have been in the insurance industry, we have heard all the misconceptions about medigap plans from clients and other agents/brokers. Some are humorous and some are downright dishonest. Here are some common misconceptions about Medigap plans from clients and agents.

1. **“Our plan costs more because it pays your doctors more/better”** - No company pays claims faster or better than any other company. Claims are submitted by your provider to CMS (who runs Medicare). CMS determines the amount to be paid and notifies your medigap plan. Your medigap plan is required by law to pay that amount to your provider; no more, no less. CMS dictates the amount paid to your doctor or hospital, not the insurance company.
2. **Compare the same letter plans** - Be sure you are comparing Plan F rates to other carriers Plan F rates – Some agents may try to confuse you by not comparing the same letter plans. Always compare F vs F, or G vs G rates.
3. **Don’t make a check out to the agent** – It’s illegal for an insurance professional to take a payment in their name. Checks should only be made out to the carrier you are applying for.
4. **“We are only offering this plan today. You must buy it right now to get this deal”** – It’s high pressure sales tactics. Don’t let anyone pressure you into buying a Medicare plan. There are no Medicare supplement plans that will only take your application today. If anyone is pressuring you to buy today or they will not leave information with you, RUN!
5. **“Our plan costs more because it never has rate increases”** – All carriers will experience rate increases over time. There is no plan out there that will maintain a level premium for the rest of your life. CMS changes deductibles every year, so companies have to adjust their rates to cover those changes. It’s often a misleading sales tactics to trick you into paying for a high priced plan.
6. **Work with someone who represents multiple companies** – By representing multiple companies, brokers can offer you many different options. We do not recommend working with captive agents or direct with the company call center. If they only represent one company, who will call you in the future to let you know there is a better rate with another company?
7. **Pricing is the same** – You will **not** pay more by using a broker. You will not get a discount by going direct with the company. Pricing is the same whether you go through us or direct with a company. See #6 as to why going direct may not be the best idea.

What's Your Situation?

Turning 65 soon – You may already know this, but you are currently in your OPEN ENROLLMENT period. This period is 3 months prior to turning 65, the month you turn 65, and the 3 months after turning 65. During this 7 month period, you can sign up for Medicare Supplement policy without any health questions (guaranteed issue).

Leaving employer coverage after age 65 – If you are leaving group coverage and you are over 65, you may be in a GUARANTEED ISSUE period. If you are voluntarily losing group coverage (you are retiring), this may not be a guaranteed issue period for some companies. If you are involuntarily losing group coverage (your spouse is retiring), it would be considered a guaranteed issue period for the non working spouse. The guaranteed issue period starts after you lose group coverage and last for 63 days. After the 63 days, you will have to medically qualify for a medicare supplement policy.

Also remember this VERY important note: if you take part in a Medicare Advantage Plan (Part C) when your coverage ends, you have to qualify medically if you ever want to move to a higher level of coverage (Medicare Supplement Plan).

Leaving Medicare Advantage Plan to return to Medicare Supplement (Losing Part C coverage)
– Many Medicare Advantage plans are pulling out of certain areas of the country. This is leaving many people without coverage. During this time, you can apply for a Medicare Supplement policy as guaranteed issue.

My current plan's premium has increased too much – If your current Medicare Supplement Plan premium has become too high for your fixed income, we recommend having your plan shopped in the medicare market. More than likely, there are plans available with lower premiums.... whether you qualify for these or not will be based on your current health status.

If you are experiencing any of the above situations or have a situation not mentioned above, feel free to call us for help.

Working with My Medigap Consultant

Don't drown in the confusing world of Medicare. It's like an alphabet soup of Plans, Parts, A this, B that, Drugs, Plan F, deductibles, drug formularies, premiums, etc. **There is no best medicare company or plan.** Your situation is what determines what plan or company makes the most sense for you. We are here to help educate you on those options.



Our service is of no cost to you – We are compensated by the plan you decide to enroll with and your rate is the same whether you bought through us or directly from the carrier. We represent all the major carriers and offer unbiased information and education to you to help you find your best plan. We represent so many plans, because we know there is not a one size fits all. Different people have different situations which may result in one plan making more sense for that individual.

We come to your computer – Gone are the days of having to clean up the house and get dressed up for the insurance man. You have better things to do. We do the majority of our presentations of the phone and internet using software that allows you to see our computer. We will go through the presentation and answer questions just like we were sitting at your kitchen table. It's a less intimidating environment for you and we are able to reach many more people with technology.

Independent Brokerage – We are a small senior services brokerage firm. We specialize in the senior market with an emphasis on Medicare Supplement policies. We take great pride in being independent. This allows us to work for you; therefore, we have no ties to any of the companies we contract thru. This means we can select the best plan for you based on your needs, and not the needs of some big insurance company. We also know plans change, and by representing multiple plans, we will be the first to call you about another plan that makes more sense. It's in our best interest to keep you happy.

We help with Part D – Many medicare specialist refuse to help with Part D selection. While we do not sell Part D coverage, we help our clients understand the selection process. Part D is the most confusing insurance on the market, so let us help you make sense of this.

Ongoing Communication – We share information with you regarding your current insurance plan and offer ideas and tips to help you save in other areas. We also provide valuable information that will make you a more knowledgeable consumer. We also share what's going on in our life. With small children of our own, we have plenty of stories that will make you chuckle.

Annual review – Plan premiums change each year, so we look out for you each year with our annual review. We compare your current rate with other carriers in the market. If we find a better plan for you after 2 years, we will tell you about it and help move you to that company. We try hard to get you the best coverage for your premium dollar. It's vital when you are on a fixed income.

Our clients are our friends – You are more than a number to us! We care a great deal about our clients. They are the life blood of our business. We feel they are more friends than clients and hope they feel the same way about us. Whether you are 7 states away or in our “back yard,” we strive to give you the same friendly and knowledgeable service.

If you have any questions, feel free to contact us at....

Toll Free: 888-729-9364

Email: info@MyMedigapConsultant.com

Our last bit of advice:

Don't fall in love with your Medigap Plan Company, it will likely change...
Don't fall in love with your Part D Company, it will also likely change...
But do fall in love with your Medigap Consultant, we are here to stay!

Kent Kingsley

I graduated from Clemson University in 1993 with a degree in Textile Management. After college I went to work for a company in Hickory NC as their lab manager. This provided me a good experience but wasn't what I was looking to do. Not sure of where/what to do I decided after about 2 years to pack up and move to Telluride, Colorado to be a ski bum. This was an awesome time as I spent the 1995/96 ski season there.

I moved back to Charlotte after my journey and have been here ever since. I went to work with a Textile company in Charlotte as their Quality and Process Engineer for the next 9 years. This too was a great experience but I always wanted to be on my own so I decided it was time to make a move. In 2008 I became a licensed insurance broker and I haven't looked back since.

I started as an independent broker in the health insurance market originally. As this market has changed over the years I have expanded more and more of my focus to Medicare. As a broker I have helped hundreds of clients compare all their options to the various carriers and plan types available to them. Being able to represent all the major carriers is a major benefit to my clients...this allows them to feel secure in that they are getting the best option for their specific need.

When not helping people with their insurance, I enjoy spending time with my wife and daughter, bicycling, snow skiing, remodeling my home and most importantly watching my Clemson Tigers.



Rusty Williams

I graduated NC State University (go Pack!) in 1995 with a degree in Chemical Engineering. After about 2 years of research work for the EPA and the Department of Defense, I realized talking to people was nice! I decided to use my degree in the industrial sales field. I enjoyed meeting new people and helping solve problems for customers.

After a number of years in industrial sales, I had the opportunity to work in insurance sales. I started my insurance carrier as a captive agent (meaning I only represented one company) in 2004. As the years passed and the demands of that job grew, I wanted more time at home with my young kids and fewer late evenings at work.

In 2012 I left that company and started my own insurance agency with the website MyMedigapConsultant.com. By switching roles to an independent broker, I was able to offer as many companies to my clients as I would like. I could offer unbiased opinions because I could



offer the most competitive companies. I love sharing my knowledge with clients and helping lift the fog of confusion with Medicare plans. It's so rewarding to have someone tell you they could not have chosen a plan without you. I have also been able to develop real relationships with my clients.

When not working, you will find me at home with my wife and three children (12, 9, and....8 months). My hobbies include golf, crossfit, and bicycling. On occasion, you will find me in the woods at my local golf course searching for my golf ball.

Testimonials – “Don’t take our word for it.”

I would like to thank you for helping me with my father’s medigap policy. We spoke with several agents who tried to pressure my dad to go with their companies. I greatly appreciate how you took the time to help explain how Medicare works and answered all of our questions. My father felt much better working with you and feels great about the plan you recommended. Thanks again. – **Patricia J Clinton, NC**

Thanks for your help. It’s such a relief to work with someone who knows all the ins and outs! – **Wendy B, NC**

You have made this process so simple for us. It would have taken forever to compare all the companies and plans. - **Rolando D., NC**

I'm glad you are doing this, I would have been lost 20 minutes ago... - **Susan P, NC**

Thank you so much for helping my husband get off his current plan. It was not working out for us, and I am glad we found you. - **Connie N., TX**

You have done a magnificent job. I could not have decided on a plan without your help. My husband and I are very impressed with how simple you made this. - **Donna E**

I am writing to thank you for your assistance with my Medicare enrollment. Your expertise and professionalism made this process an entirely stress-free experience. The video presentation of my Medigap options was well-organized and very easy to follow. Your recommendation was extremely helpful and yet I felt no pressure as I made my choice of plans. Also, your screen share software was a perfect way for me to see the best prescription plan for my needs. Overall, thanks to you, I feel confident that I have made the right decision at each step of the enrollment process.

I have already recommended your service to a friend who is just starting her enrollment process. I look forward to working with you again when the next enrollment period arrives. - **Karen P, M**

My wife and I moved from California to Charlotte recently. There were so many things to do get set up here, not the least of which was getting our Medicare coverage sorted out. We were pretty much overwhelmed. You all were a find. You guided us through our options for health insurance and prescription coverage. You were knowledgeable, professional and responsive. We would recommend you without reservation. - **Alex and Sue L, NC**

My wife and I moved from California to North Carolina almost six years ago. We kept our California-acquired medical & drug insurance for over five years, assuming that the cost of

medical insurance was about the same everywhere in the country. Were we ever wrong! A few months ago, after comparing medical coverage costs with some friends, we decided to contact a medical insurance broker to see if we could save some money. We were referred to Heather Williams. Long story short: she set us up with medical and drug coverage which saved us \$718 a month. We still have a hard time believing this. We can't say enough about Heather. She was very knowledgeable, personable and easy to talk with. Overall, it was a most pleasant experience, with an even more pleasant outcome. We recommend anyone who wants to save money to contact Heather immediately. - **Dick and Ingrid C, Chapel Hill, NC**

Thank you for helping us find a better plan. I did not realize we could change plans 2 months after we turned 65. I thought we were locked in for 1 year. Your plan was cheaper with better coverage (*client went from plan G to plan F*). And the company gave us both a 7% discount (*spousal discount*). Thanks again for helping us. -**Malcolm & Jane M, Goldsboro, NC**

I still cannot believe how much we will be saving by moving Glenn from the State Employees health plan. I appreciate you comparing the state plan and how much I would save on premiums and deductibles. – **Melba B, Faison, NC**

I really appreciate all of Rusty's time and help in finding a new Medicare Gap Policy. Rusty helped me find the same coverage and I'm saving over \$50 per month. **Glenn B, Cary NC**

I cannot thank you enough for how much you saved my wife. We had her on the State Employee plan and were paying over \$500 a month. Now we have better coverage with the medicare supplement, but we are also saving over \$300 a month. -- **JB W, Roseboro, NC**

Rusty, thanks for your help in choosing a medigap policy. You took the time to educate me on my options and helped me decide what was best for me. Expect two calls from my old college roommates; they are turning 65 early next year. I told them they would be making a big mistake by not working with you. – **Joyce K, Emerald Isle, NC**

Rusty Williams helped my wife and me through the maze of insurance companies. We were retiring from our work in India and needed medicare supplements. Even though we were 12,000 miles away they worked in a timely manner to provide necessary and clear information and guidance for us to make an informed decision. The service was friendly, understanding, and knowledgeable, providing us a quality product at a reasonable price. – **John H, Boone, NC**

I recently worked with Rusty Williams on a health care plan. I had spoken with several insurance company representatives and found Rusty to be the most helpful and quite frankly the most interested in helping me find the policy which worked best for me. He spent a lot of time with me on the phone and through emails to ensure that I understood the process, etc and was most patient and understanding of my needs. He stays in touch, even after the transaction, to give me extra information, hints and helpful advice as to how to get the

most out of my policy. As in most transactions, a knowledgeable and caring broker is the key to a successful transaction - Rusty Williams definitely goes the extra mile. – **Carol F, Asheville, NC**

Rusty, our medigap policies have arrived and we are set to go. This was an interesting adventure as setting up Sharron and I on Medicare in general was a most challenging undertaking. No one should give the government credit for making this an easy process. What was simple was the supplemental coverage. Your patience and methodology were appreciated in getting this set up. Thanks also for guiding me through the drug plan information as well. At this point we are ready to go. – **Jim and Sharron P, Boone, NC**

Thanks again for helping me find medigap insurance. I worked with you because you were the only one to talk with me like I am a person. All the other callers were rude or pushy. Thanks for being patient with me and helping me decide on a plan. It was much easier than I thought it would be. – **Mary W, Raleigh, NC**

I am writing to thank you for your help earlier this year in making a decision about health insurance. Your help in understanding the various policies offered by (*Insurance Company omitted*) and comparing them to coverage offered by other companies was very helpful. Also, your help in filling out the application online and getting a quick response was important to me. Thanks again! – **Ron W, Emerald Isle, NC**

Thank you so much for help in selecting a new insurance policy. I shopped for over a year trying to make a decision, which is very difficult because of all the options. You helped me settle on a plan and then walked me through the process to implement my new plan. I recommend your service to anyone. – **Paula M, Greenville, NC**

Thanks again for helping me. I could not decide on a medicare company. You made the process simple and quick. I am sending (friend 1) and (friend 2) to you. I know you will take care of them. - **Phyllis R, High Point, NC**