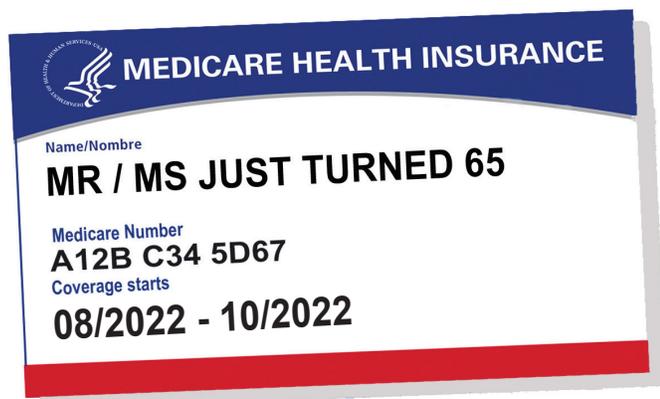


CONFUSED BY MEDICARE?

YOU ARE NOT ALONE



PRESORTED
STANDARD
U.S. POSTAGE
PAID
TAMPA, FL
PERMIT NO. 2802

You are invited to attend our Medicare Workshop for those newly eligible for Medicare or who just want to learn more about Medicare.

Some of the topics we will address at the workshop include:

1. **What do you have to do to enroll in Medicare?** What does it cost and when does it begin?
2. **What are Medicare Advantage Plans and how do they differ from Medicare Supplements?** What are HMOs, PPOs and POS plans? You need to clearly understand the differences (and there are *major* differences.)
3. **Are all Medicare Prescription Drug Plans the same?** There are many plans in every state, and there can be big differences in premiums, deductibles, co-pays and formularies. Did you know that Medicare will penalize you for not enrolling in a drug plan, even if you don't take any drugs?
4. What if you are still working past age 65 or have coverage from your former employer? Should you keep that coverage or switch to another plan?

This is an educational event only and hosted by licensed local agents.

Medicare can be confusing; you really need to have a clear understating from the beginning!

We offer many local and national carriers and plans.
Let us help you with your decision-making strategy.

Bring your questions and enjoy a complimentary snack.

Reserve your seat now by calling: (833) 464-2091

Why You Should Attend Our Workshop...

We know you receive lots of mail every day from many different companies advertising their plans. We can help you work through what plan is the best fit for your needs.

Your timing to enroll may be different from others. Let us help you develop your timeline.

Knowledge is POWER...

Do not rely solely on TV commercials, "brand names," perceived company reputations, limited sales brochures or websites. **Once you have a better understanding of the Medicare facts, you will have the tools to make a decision on your plan.**

Reserve your seat now by calling: (833) 464-2091
or go online to: www.youRSVP.com
and enter code: DAYPAZ

FOR ACCOMMODATIONS OF PERSONS WITH SPECIAL NEEDS AT MEETINGS, CALL: (833) 464-2091 TTY 711
SEATING LIMITED | CALL 24-HOURS

Advanced registration is REQUIRED for attendance. Food will be provided!

Tuesday, September 20

at 6:00 p.m.

Tuesday, September 27

at 6:00 p.m.



Private Room

1177 North Greece Road • Rochester, NY 14626

Why You Need a Local Advisor...

Have you ever called a company and tried to navigate a dozen menus to reach the correct person or department? It can be time consuming and very frustrating. We are local and available year round to answer any questions or deal with any problems you may have. **You have access to our email or can call into our office at any time.** ALL calls and emails will be returned promptly. When dealing with insurance companies having an advocate on **YOUR SIDE** can be very helpful.