

WHO WE ARE:

We are a local Insurance Brokerage specializing in Medicare and Final Expense Insurance. Being Independent Brokers gives us access to multiple companies, so that we can provide our clients with the best products and rates.

If you have a need, Senior Insurance Advisors has a solution!

**CALL TODAY
FOR MORE
INFORMATION!**

PHONE

1-877-431-0808

CONTACT US ONLINE

www.srinsuranceadvisors.com

**SENIOR INSURANCE
ADVISORS**

UNDERSTANDING

Medicare



Taking Care of What's Important!

**BETWEEN ALL THE
CALLS AND MAIL,
UNDERSTANDING
YOUR MEDICARE
OPTIONS CAN BE
DIFFICULT.**

**As a local Medicare
Specialist, we can help
you with the following:**

1. Educate you on Medicare and its parts.
2. Discuss your Medicare options.
3. Help you choose the right plan that fits your lifestyle, needs, employment status, health conditions, and prescription drug usage.
4. Help you with the enrollment process.

THE BASIC PARTS OF MEDICARE

PART A : Covers inpatient hospital stays and skilled nursing care.

PART B : Covers physician visits, outpatient services, preventive services, and some home health visits.

PART C : Medicare Advantage Plans that combine Parts A & B coverage. They often include prescription drug coverage and other benefits.

PART D : Prescription Drug Plans that help cover the cost of medications.

5 KEY WORDS TO KNOW WHEN CHOOSING YOUR COVERAGE.

1. **PREMIUM :** Is a fixed amount you will pay. You may pay a premium to Medicare, or private insurance company or both. Depending on your coverage.
2. **Deductible :** Is a fee you will pay out of pocket for covered services before your insurance plan pays.
3. **Co-payment (co-pay) :** Is a fixed amount you will pay at the time when you receive a covered service.
4. **Co-insurance :** Is the amount you pay for covered health care after you meet your deductible.
5. **Out of Pocket Maximum :** Is the total amount you pay during a calendar year.

SENIOR INSURANCE ADVISORS

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