



WE WILL HELP YOU FIND THE RIGHT FIT.

Whether you are deciding on your first Medicare plan or switching to a new one. Medicare can be confusing.

This is where Total Lifetime Care Insurance Group can help. We will discover your needs, explain your options, and help you choose the Medicare plan that fits you best.

Let's get together, whenever YOU are available, for a no cost & no obligation review of YOUR situation.

(800)658-0657

THIS IS A SOLICITATION FOR INSURANCE. BY CALLING, YOU WILL BE DIRECTED TO A LICENSED INDEPENDENT INSURANCE AGENT.

WHO WE ARE ABOUT US

'A company is only as good as the promises it keeps.

We help our customers achieve insurance and financial protection on their most important life decisions.

We make the process less stressful and more productive with a culture of trained agents who act with the highest ethical standards and values.'

CONTACT US

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A Proud Affiliate of



MEDICARE

Made Easy



MEDICARE CAN BE CONFUSING

Total Lifetime Care Insurance will help you find the right plan for your needs.



Total Lifetime Care
• Insurance Group •



Medicare Basics

MEDICARE PART A

HOSPITAL INSURANCE

Most people do not have to pay for Part A.

- **Helps pay for-** Care in hospital as an inpatient, critical access hospitals (small facilities that give limited outpatient & inpatient services to people in rural areas), skilled nursing facilities, hospice care and some health care.
- **Cost-** Most people get Part A automatically when they turn age 65. They do not have to pay a monthly payment, called a premium, for Part A because they or a spouse paid Medicare taxes while they were working.

MEDICARE PART B

MEDICAL INSURANCE

Most people pay monthly for Part B

- **Help pay for-** Doctors, services, outpatient hospital care and some other medical services that Part A does not cover, such as services of physical and occupational therapists and some home healthcare. Part B helps pay for these covered services & supplies when they are medically necessary.
- **Cost-** Medicare beneficiaries pay a monthly Part B premium. The premium is based on income - \$104.90 for most with incomes under \$85,000 (single) & \$170,000 (married) - **** (Based on 2016 numbers)****

MEDICARE PART C

PART C - MEDICARE ADVANTAGE PLANS

Medicare Advantage plans are offered by private insurance companies as an alternate to original Medicare (Parts A&B); plans are government subsidized and regulated.

People with Medicare can get their coverage through original Medicare (Parts A&B traditional-for-service program) or from Medicare private plans (the Medicare Advantage program also known as Medicare Part C).

Depending on where a person lives, that person may be able to enroll in a Medicare Advantage Plan offering one or more of the following types of health care: HMO, PPO, PFFS.

MEDICARE PART D

PART D- PRESCRIPTION DRUG COVERAGE

Part D Plans are offered by private companies to provide coverage for prescription drug cost; plans are government subsidized and regulated.

Medicare Part D is the federal government's prescription drug program that covers both brand name and generic drugs at participating pharmacies in your area.

The coverage is available to all people eligible for Medicare, regardless of income and resources, health status, or current prescription expenses. Medicare prescription drug coverage provides protection for people who have very high drug costs.



YOUR OPTIONS

MEDICARE SUPPLEMENT

MAY BE GOOD FOR SENIORS WHO:

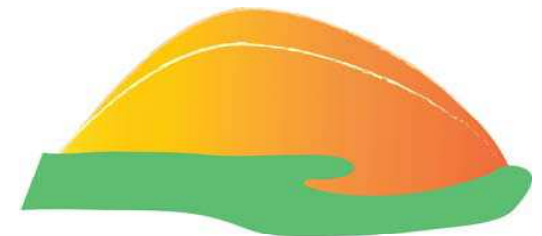
- Like to travel
- Want freedom to choose own doctors & hospitals,
- Do not want any co-pays (available on select plans)

MEDICARE ADVANTAGE

MAY BE GOOD FOR SENIORS WHO:

- Are on a limited budget.
- Don't mind having a network of doctors & hospitals
- Don't mind paying some co-pays
- Want some additional benefits beyond Medicare.

Call Today For All Your Options



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