



## The Medicare Map . . .

*Helping you and your clients navigate the Medicare Maze*

### REMINDER: Medicare Annual Enrollment Period Is Still Here

Your clients have until December 7th to review and make changes to their Medicare plan. Our team at HealthCare Benefit Services is available for a no cost, no obligation comparative analysis. Your clients can go to our website [medicarehbs.com](http://medicarehbs.com) and click on the "AEP 2024" tab or have them call us **303-973-6636**.

### How We Support Advisors and Help Their Clients

Tammy Sullivan and her agency, HealthCare Benefit Services, have specialized in Medicare for 35 years. Tammy and her team work closely with advisors and their clients, helping them navigate the Medicare Maze.

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

### Did You Know?

HBS offers Medicare guidance to businesses. If you have small to mid-size business owners that you work with, contact us to find out how we can help prepare them and their employees for Medicare.

- HBS will conduct Medicare seminars/webinars for employees and owners
- Assist in enrollment and plan choices
- Work with HR staff to avoid the many mistakes made from lack of Medicare knowledge

**Getting Started with MEDICARE**

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage). There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS.

**STEP 1** Contact HealthCare Benefit Services . . . a local firm in Littleton

Due to Medicare rules, you **must** initiate contact with HBS by

- Email: [advisors@medicarehbs.com](mailto:advisors@medicarehbs.com) ☎
- Calling their office: 303-973-6636 ☎
- Completing forms on their website: [medicarehbs.com](http://medicarehbs.com) and clicking on the "How To Get Started" tab

**STEP 2** Appointment to Review ALL Your Options

An experienced Medicare Broker will prepare a thorough analysis of ALL the plans and options you are entitled to

- They'll review detailed plan information and help guide you to the best plan for you
- They offer flexible meeting options
  - A very simple Screen Share process; you just have to be able to open an email ☎
  - In person meetings at their office in Littleton ☎; you can meet at your financial advisor's office

**STEP 3** Enrolling in Your Plan

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you've enrolled and let you know when to expect your new insurance cards.

**STEP 4** Ongoing Customer Service

The HBS support staff has more than 15 years of Medicare experience

- They answer their phones – no phone tree
- Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7<sup>th</sup>), and reviewing your plan
- This annual review can save you \$100s to \$1000s per year on your medications

Medicarehbs.com
 HealthCare Benefit Services
303-973-6636

### Referring Clients To HBS . . .

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Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS.

To learn more about our process, visit [our website](http://our website) or call our office 303-973-6636.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.



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Benefit Services

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