# Rex A. Grace Medicare Benefit Specialist

Three most common mistakes made when selecting Medicare coverage.

Mistake #1:

Confusing the "hype" with the facts

TV ads tell you "how great this policy is..."

Mistake #2:

Lack of understanding of the hidden costs of a Medicare Policy Premiums, Deductibles, Co-insurance, Co-pays, Services not covered

Mistake #3:

## Failing to know and evaluate all of your options

There are many different options available to help you save money in your Medicare coverage, many not commonly known.

Rex A. Grace

Benefit Specialist

Consulting with me, a local independent Medicare specialist will help you make sense out of all the Medicare information and avoid making these mistakes. I take the time to learn about your needs so we can best match available coverage. As an independent agent I work for my clients, not the insurance companies.

## **Personal Background**

I was Born in Florida but relocated to the midwest before my first birthday. Raised in Indiana and worked on my dad's grain farm through high school. After high school I earned a BA degree in Math & Computer Science at The Citadel, in Charleston, South Carolina. 4 years in the Marine Corps took me to Washington DC, Virgina and back to South Carolina/ Leaving the Marine Corps I moved across the country to Post Falls, ID. I have now been in Post Falls for 33 years with no plans to leave. I'm married with 2 children, and recent empty nesters. My wife and I are active volunteers in the community: Boy Scouts, Post Falls Volunteers, Relay For Life. My hobbies consist of family activities, camping, Remote Control model airplanes, and bee keeping.

### **Business Background**

I served for 4 years in the United States Marine Corps, working in computer operations. After the Marine Corps I worked for Itron, first in Post Falls, ID then in Spokane, WA, for 10 years in software systems development. 23 years ago a became a small business owner starting a carpet and upholstery cleaning business. For the last 8 years I've worked as an independant professional insurance agent specializing in Medicare coverage. I have taken hundreds of hours of professional training courses and now have hundreds of satisfied medicare clients from Indiana to Washington state.

#### **Personal Philosophy**

People matter most in life and being able to serve other people is a responsibility and a pleasure. I have the opportunity in my practice to serve others by consulting and educating them on how the Medicare system works thus allowing them to chose a plan that best meets their needs and fits their budget. I am your local Medicare expert helping you save hundreds of dollars by making the best possible choices for your health insurance. I may not be able to help everyone, but my clients will always be treated with the utmost respect.