

# 5 WAYS UMA HAS YOU COVERED

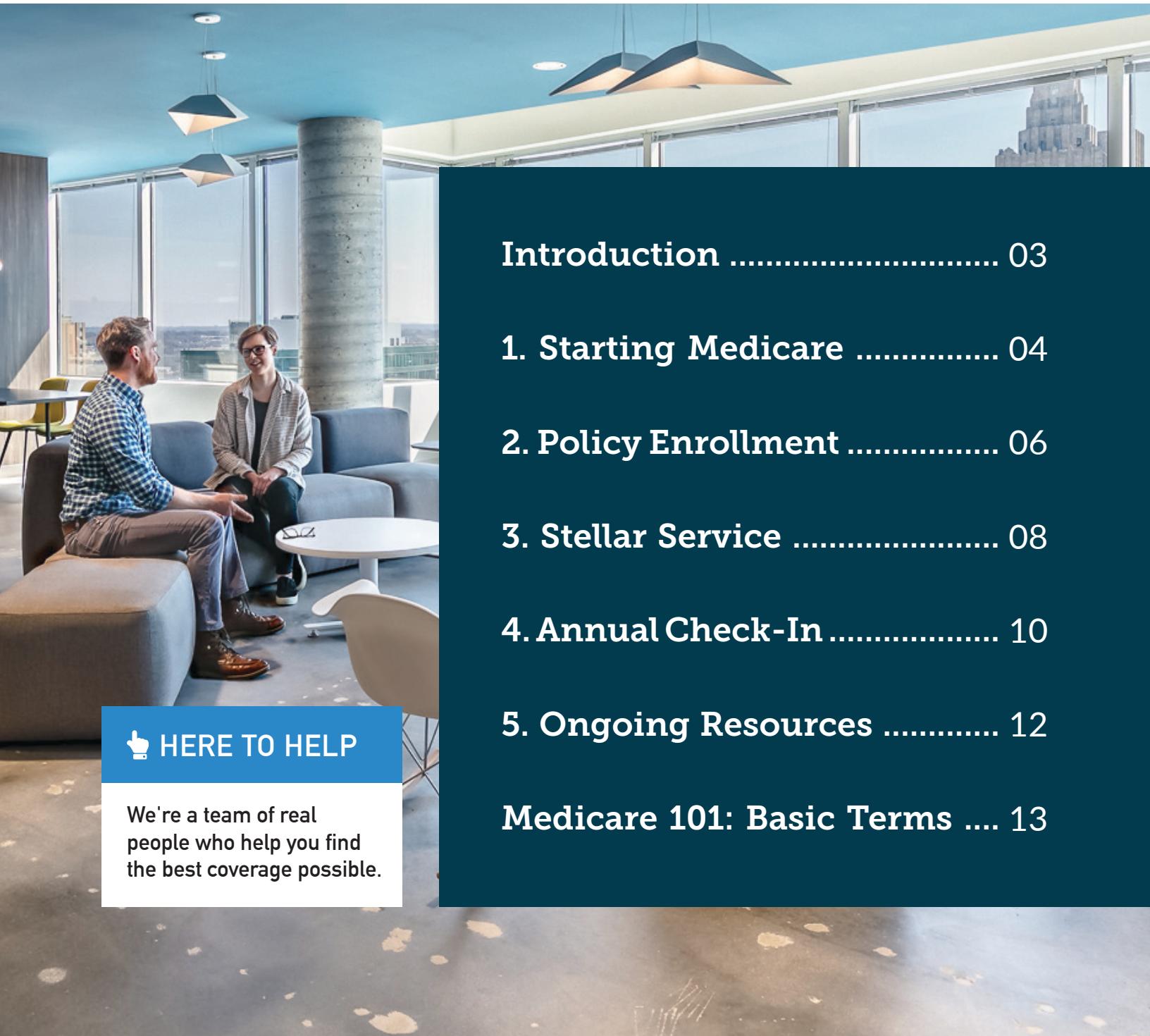
Your Medicare partner from start to finish



United Medicare Advisors

5 WAYS UMA HAS YOU COVERED

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## 👉 HERE TO HELP

We're a team of real people who help you find the best coverage possible.

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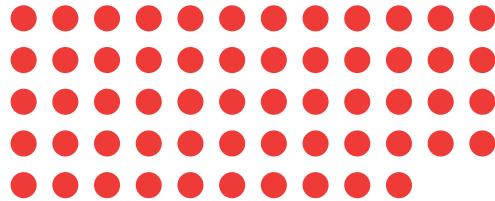


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# INTRODUCTION

Part of living out a healthy and happy retirement means understanding your Medicare policy. But keeping track of all the moving parts is often easier said than done. Luckily, the right partnership can help you get the most out of your coverage. Find out how United Medicare Advisors (UMA) can set you up with the care you need from start to finish.

## DID YOU KNOW?



There are nearly **58 million** enrollees in Medicare, as of April 2017. \*

Via The Motley Fool.

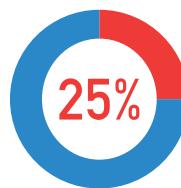


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# 01. STARTING MEDICARE

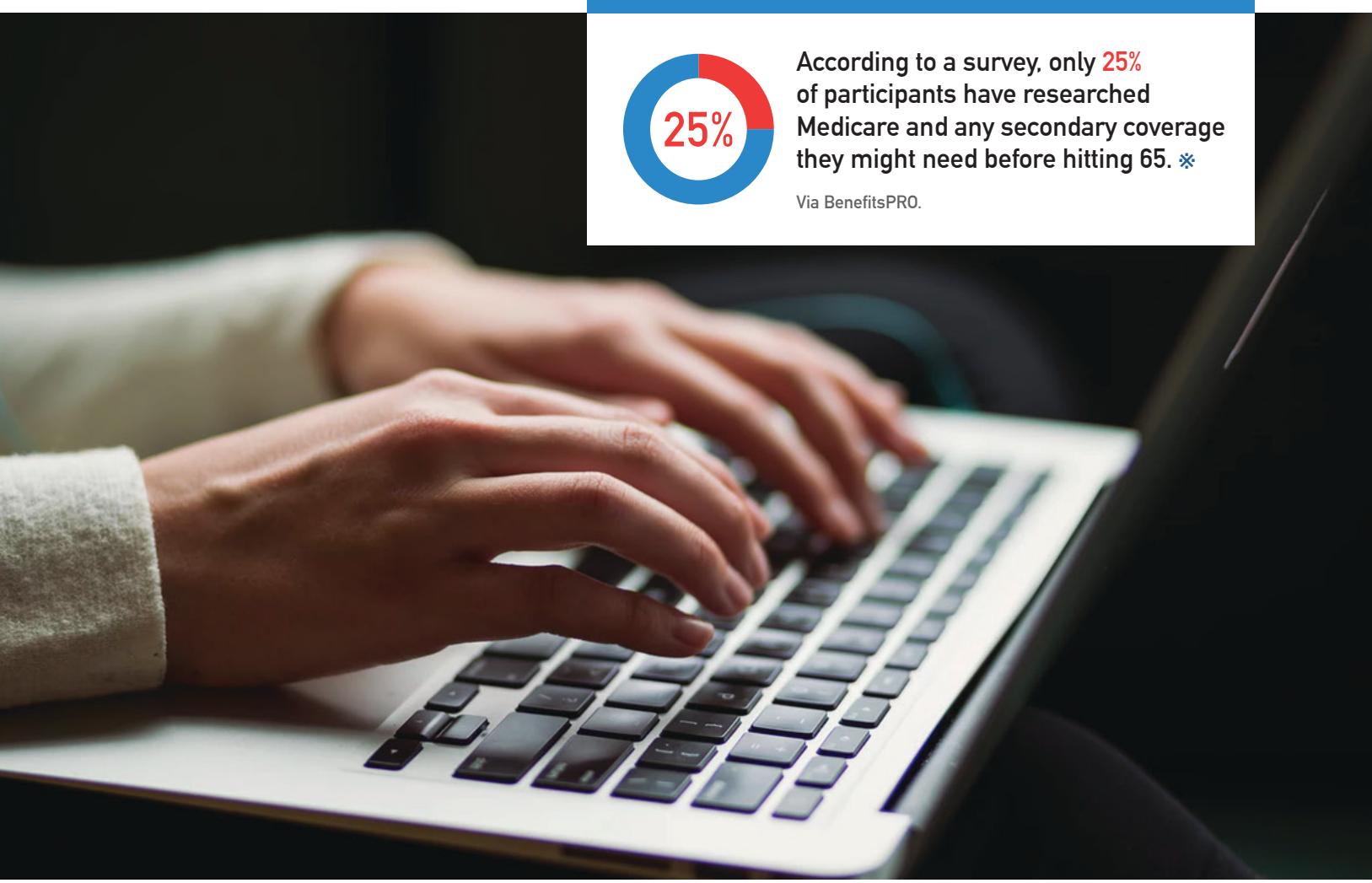
Learning something new can be an exhilarating—or an exhausting experience. And often the word Medicare can make you yawn just thinking about it. Switching to Medicare can feel like a burden to anyone who's unfamiliar with the process, especially since there's a whole host of terms and regulations to understand. From enrollment periods to different types of plans, getting a grasp on what's what will serve you well in getting started—and you don't have to do it alone.

## DID YOU KNOW?



According to a survey, only **25%** of participants have researched Medicare and any secondary coverage they might need before hitting 65. \*

Via BenefitsPRO.



## 5 WAYS UMA HAS YOU COVERED / 01. STARTING MEDICARE (CONTINUED)

UMA has a whole host of resources available to get you up to speed—from our online resource center to a team of licensed advisors. **If you're approaching 65, here's how to get the most out of what we offer before you enroll:**

 IDENTIFY COVERAGE

Think about if you're retiring at 65, if you're keeping your employer's insurance, and different types of coverage you might need

 FAMILIARIZE YOURSELF

Get familiar with the different types of plans, enrollment periods, exceptions, or penalties that may affect you or your coverage

 DEVELOP A BUDGET

Understand your specific budget and healthcare needs

 GET IN TOUCH WITH US

Call us at **888-287-7006** or visit [unitedmedicareadvisors.com](http://unitedmedicareadvisors.com).



**Getting this broad information together ahead of time makes for a much easier enrollment process.**

That way you've already made some decisions about the insurance that best suits your specific health needs, and how much you're willing to spend. We do everything we can to empower our clients to make the best possible decisions about Medicare—and that means staying informed at every step in the process.



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## 02. POLICY ENROLLMENT

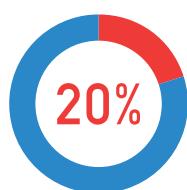
Most people turning 65 will automatically enroll in Medicare Parts A & B (also known as Original Medicare). But that's not always the right coverage for everyone. Whether you want to combine your coverage into a single plan, keep your employer coverage until you retire, or add coverage that Original Medicare lacks, our team of licensed advisors can help.

Maybe you already have Medicare and want to re-evaluate your Medicare Supplement plan (also called a Medigap plan). We can do that too. In fact, we help you compare rates across 30+ different carriers to get you the lowest rate on the plan that makes the best sense for you—no matter your situation.



A photograph showing a close-up of a desk. On the desk is an open laptop with its keyboard visible. Next to the laptop is a pair of dark-rimmed glasses lying on top of a white document. A black pen lies next to the glasses. The background is slightly blurred, focusing on the desk items.

### DID YOU KNOW?



20%

In 2015, Medicare spending accounted for 20% of all health spending in America in 2016.\*

Via The Motley Fool.



## 5 WAYS UMA HAS YOU COVERED / 02. POLICY ENROLLMENT (CONTINUED)

## Here's how UMA makes enrollment easy:

- We learn about your needs to help determine the best plan for you
- We compare rates across 30+ carriers to find you the best possible rate
- We help you complete the enrollment process so you can feel confident



### MEET ALEXANDRA

Licensed advisors like Alexandra help our clients save an average of \$584.79 per year after they switch Medigap plans.



The enrollment process can feel intimidating if you go it alone. UMA makes it easy, informative, and reassuring. Our advisors are highly ethical and dependable problem solvers ready to help you make your best Medicare decision. We know your health is your priority—so we make it our priority, too.



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## 03. STELLAR SERVICE

Other advisor groups stop at the sale. But UMA knows your Medicare journey goes beyond your policy. Our clients are real people who need real healthcare coverage for the rest of their lives.

We know things change, and finding answers to your specific health questions can be difficult. That's why our customer service team is available to walk you through any questions—because your health is our priority, too.



### MEET ZACH

He helps make sure our team delivers the best solution to your needs every time you call.



## 5 WAYS UMA HAS YOU COVERED / 03. STELLAR SERVICE (CONTINUED)

And you'll never have to fumble through an automated menu when you pick up the phone. We know the best approach to serving our customers is putting them in the hands of real people every time they call. **Here's what you can expect:**



Our team is available Monday-Friday 8am-5pm CST



Every call has a real person on the other end of the line



We listen to your question and either answer it right away, or put you in touch someone who can



If we can't get to your call right away, our voicemail system guarantees a call back as soon as possible

## No one likes to waste time figuring out their healthcare policy.

Our customer service team is the front line to help you with all your Medicare needs. And since every person's situation is unique, you'll always talk to a real person to get your specific healthcare questions answered every time. We determine who can best answer your questions—so you spend less time on the phone, and more time living your life.



### DID YOU KNOW?

★★★★★ **Excellent**

UMA has been rated an average of five stars by 5,700+ clients on TrustPilot. See for yourself!



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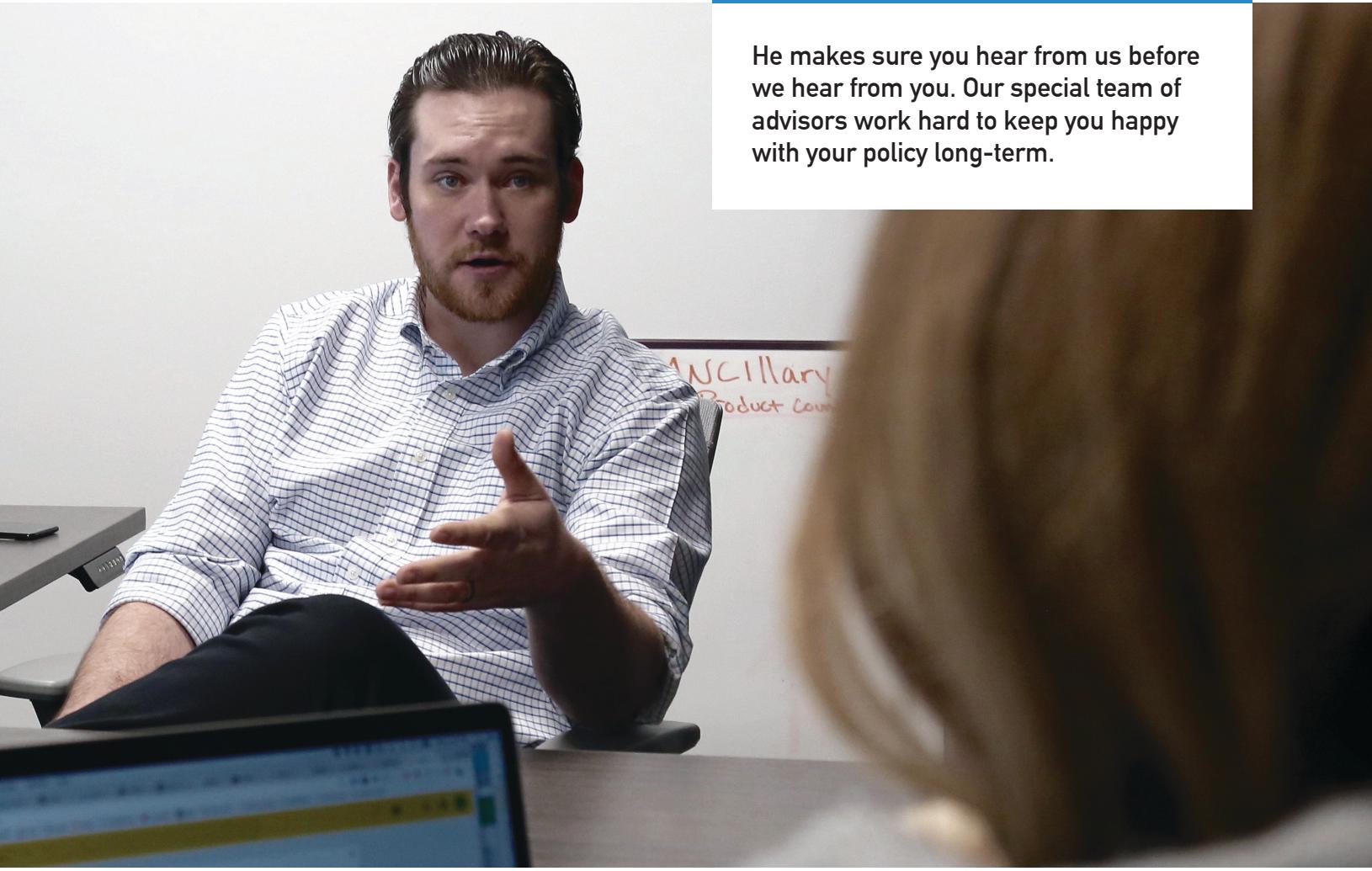
## 04. ANNUAL CHECK-IN

Even after you choose a policy, life doesn't stop moving. Just because your policy was right for you a year ago, doesn't mean it's still working now. Changes in lifestyle, location, medications, or government regulations can affect how relevant your policy is to your current situation. On your own, it's hard to know all the factors that may affect the coverage you're getting—but with a great partner, you never have to worry about knowing all your options.



### MEET ANDREW

He makes sure you hear from us before we hear from you. Our special team of advisors work hard to keep you happy with your policy long-term.



## 5 WAYS UMA HAS YOU COVERED / 04. ANNUAL CHECK-IN (CONTINUED)

UMA has a whole team of licensed advisors solely dedicated to ensuring our clients are 100% happy with the policy they have. **Here are a few ways we do it:**



We follow up right after you've enrolled.



We call you so you don't have to call us.



We offer resources and services that may help you.

After you've selected a policy with one of our advisors, we'll follow up to make sure your cards arrived and to answer any questions you've had in the meantime. We know it's hard to think of everything in the moment—that's why we check in a few days later to make sure you feel confident about making the switch.

Going forward, we'll check in once a year to take note of any big changes that may affect your policy. That helps us fix problems before they get too complicated, and make sure the same policy still makes sense for you. We also make sure you're never paying too much for your coverage, so you don't have to worry about a thing.

Finally, we let you know how to take full advantage of the coverage you're paying for and can make suggestions about additional services you may not already know exist. We can assess your rates, help you switch to a new policy, or have in-depth conversations about all the ways you can use your benefits. That way you can rest easy knowing you're always getting the absolute most out of your coverage.

We know thinking about Medicare is low on the list of priorities when you're retired. That's why UMA is proactive in keeping you up to date with the best coverage for your individual situation.



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# 05. ONGOING RESOURCES

Your healthcare coverage may not always be top-of-mind when you retire. And when you partner with UMA, you never have to worry about staying up-to-date on the latest Medicare knowledge. We're a team dedicated to keeping you informed and ahead of the curve, so you don't even have to think about it.

And there are a few different ways we do it. Our team of professionals and industry thought leaders regularly publish new content. We send emails once in a while to keep you in the loop. And our resource center houses blogs, infographics, videos, and more that can answer your questions on the spot. Whether you're planning a long trip, or just want to revisit the basics, UMA helps you stay informed.

And as always, our UMA team is here to chat. Whether you're just starting out or are a seasoned pro, we can help you have the best Medicare experience possible—from start to finish. 

## FROM OUR RESOURCE CENTER

### MEDICARE OVERSEAS


[READ MORE →](#)

### 5 Health Conditions You Didn't Think Were Covered by Medicare

You Didn't Think  
Were Covered by  
Medicare

[READ MORE →](#)

### How to Budget with Medicare


[READ MORE →](#)


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# MEDICARE 101: BASICS + KNOWLEDGE

## Parts of Medicare

**Part A** – Covers hospital expenses

**Part B** – Covers doctor's office visits

**Part C** – Parts A & B coverage combined into one plan (also called Medicare Advantage plans)

**Part D** – Covers prescription medications

**Original Medicare** – A combined term for Parts A & B. Most people are automatically enrolled in both parts when they turn 65.

**Medicare Supplement Plans (also called Medigap)** – Optional plans that help cover additional costs not covered by Plans A-D. These plans cover things like copays, coinsurance, deductibles, hospice care, skilled nursing facilities, foreign travel, out-of-pocket expenses, and various extra charges you may incur.

## Enrollment periods

**Initial Enrollment Period (IEP)** – 7-month period for newly eligible Medicare recipients to elect their coverage. Spans 3 months before and after, and including the month you turn 65.

**Annual Enrollment Period (AEP)** – Annual period when Medicare recipients can switch or adjust their coverage. Runs from October 15-December 7th.





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