**Thom Kendall**

Medicare Specialists

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Dear «First\_Name»,

In a few months you will be 65! **No big deal** . . . have you heard, 65 is the new 50! You have some very important decisions to make. Not making informed decisions could cost you a lot of money and, maybe, your ability to obtain a Medicare Supplement in the future. These decisions are really important.

**The First Decision you must make concerns Medicare.**  When you turn age 65 you will be in your Medicare “open enrollment” period, which means you can choose any Medicare carrier without medical questions. **You have only one open enrollment period.** Making an informed choice during your open enrollment can possibly save you hundreds of dollars each year. The new healthcare law applies to people not on Medicare. I can explain your options and the consequences of each depending on your specific circumstances.

**The Second Decision concerns a Medicare Supplement policy.** You no doubt have received many solicitations in the mail about Medicare Supplement policies, but you probably haven’t purchased one yet and that’s good! You should look around to see what’s available, even if you have group insurance from work. Most people tell me that the more material they receive, the more confused they become! You may plan to continue to work until your full retirement age for Social Security benefits. If that is the case, you have some decisions to make now. **Making the wrong choice could jeopardize your ability to purchase a Medicare Supplement policy in the future and may cause you to pay penalties to the government.** I can explain the options you have and the effect each option may have on your future.

**STANDARDIZED MEDICARE SUPPLEMENT PLANS?**

By Federal law, Plan F must provide exactly the same benefits, no matter which company sells it. However, companies are free to determine their own price. Needless to say, there are a wide range of prices. **A higher price doesn’t mean a better or more stable plan.** For example, Humana charges more than many other companies but they don’t pay any more benefits. The same is true of BCBS or Mutual of Omaha. **The benefits from Humana or any company are no better than any other company, and some companies charge much more than others.** I have found that even people with group insurance can often get better coverage at a lower cost with a regular Medicare Supplement plan.

**And, there’s Medicare Part D**, the Prescription Drug Program. There are many plans available and each one is a little different from the other. It is very confusing. And, as with Medicare Supplements, the premiums vary widely. Most people need help choosing the plan that is **best for them** and I will help you make the best choice. There are also **Medicare Advantage** plans which really complicates your decision.

**WHO AM I?**

My name is Thom Kendall. I have been helping people make smart decisions with their Medicare insurance coverage since 1983. My goal is to help you really understand Medicare and to find the right plan to fit both your needs and your budget.

Before you make final decisions, you owe it to yourself to see what I can do for you. I will be happy to answer any questions you have about enrolling in Medicare, exactly how Medicare works, Medicare Advantage plans, Medicare Supplement insurance, and Prescription Drug coverage. I can offer you the **lowest priced Medicare Plans** in the area. They are issued by very well-known and respected companies. Or, if you really want one of those other companies, I can do that!

**Call me at 866-245-9003**.or email me at [Tkendall1331@gmail.com](mailto:Tkendall1331@gmail.com) .You can be certain there won’t be any pressure placed on you to buy. I just want you to know the facts. That makes sense, doesn’t it? **It could save you a lot of money!**

Sincerely,



Thom Kendall

**PS: We can explain the different policies quickly, over the phone. Shop plans and prices for multiple companies as you speak with a “real person”**

This information is not affiliated with or endorsed by the U.S. Government or the Federal Medicare Program

A licensed agent may contact you regarding this information. This is a solicitation for insurance