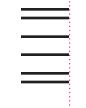
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# Annual Enrollment For Medicare Is Coming Up.



Sterline (right) with Allsup employee Jennifer. Sterline is an Allsup Medicare Advisor customer.

The Allsup Medicare Advisor® Plan Selection Service Can Help You Get The Plan You Need.



#### You can change your Medicare coverage from October 15 through December 7

This is a great opportunity to make sure your Medicare plan is providing the best coverage for your needs at a cost you can afford. It's very important to make the right decision about your healthcare coverage each year since your coverage-and your health—can change.

## New for Medicare 2013

The following may be important to your Medicare decisions for 2013.

- Medicare recipients reaching the prescription drug donut hole will benefit from increased coverage in 2013.
- Prescription drug (Part D) plan costs will remain about the same as last year, but deductibles, cost-sharing and drug provisions may change.
- Some Medicare Advantage plans will see changes with costs, coverage or other provisions.
- Medicare Part B (medical insurance) costs may change.

Since there are numerous Medicare plan options and coverage choices, Allsup Medicare Advisor can help you avoid the confusion of not knowing which plan works best for you or of making a costly mistake by paying for premiums and coverage you don't need.

#### Here are some helpful hints about the Medicare options that are available to you:

| If you're enrolled in:  | You can:  |  |
|---|---|--|
| A Medicare Advantage<br>plan with prescription drug<br>coverage               | <ul> <li>Switch Medicare Advantage plans</li> <li>Drop your plan and instead use<br/>Traditional Medicare with a<br/>stand-alone Medicare prescription<br/>drug plan</li> </ul>   |  |
| A Medicare Advantage plan<br>(with no prescription drug<br>coverage)          | <ul> <li>Switch Medicare Advantage plans<br/>(with no prescription drug coverage)</li> <li>Get a Medicare prescription drug<br/>plan to go with your Medicare<br/>Advantage plan</li> <li>Switch to Traditional Medicare only</li> <li>Switch to Traditional Medicare<br/>and join a Medicare prescription<br/>drug plan</li> </ul> |  |
| Traditional Medicare with<br>a stand-alone Medicare<br>prescription drug plan | <ul> <li>Switch Medicare prescription<br/>drug plans</li> <li>Join a Medicare Advantage plan<br/>with prescription drug coverage</li> </ul>   |  |
| Traditional Medicare only   | • Switch to a Medicare Advantage<br>plan without prescription drug<br>coverage  |  |

### Allsup Medicare Advisor experts are ready to help you

Allsup Medicare Advisor makes Medicare simple by removing the stress and worry that often occurs during the Medicare annual enrollment period. We provide the knowledge and guidance needed to help you easily and confidently choose the plan that's right for your needs.

You can choose from three service options to help you decide what's best for you:

- <u>Allsup Medicare Advisor Complete</u> offers research and analysis of all coverage options including traditional Medicare, Medicare Advantage plans and Medicare Part D, with or without Medigap
- <u>Allsup Medicare Advisor Medigap and Part D</u> reviews options for Medigap plans in combination with traditional Medicare and Medicare Part D
- Allsup Medicare Advisor Part D offers a closer look at Medicare Part D plans

Our Medicare specialists will examine all your Medicare options to identify the plans that provide the specific medical coverage you need at a price that fits within your budget. You can directly compare details and costs such as premiums, deductibles, co-pays and coverage limits in an easy-to-understand report that's customized just for you.

Allsup Medicare Advisor is an affordable, fee-based Medicare plan selection service. We do not sell Medicare plans and do not accept or receive any fees or commissions from Medicare plan providers. We simply help you choose the plan that's right for you.

#### Trust Allsup to guide you

As experts who specialize in Social Security disability representation, we understand the daily physical and mental challenges that are faced by those with a disability. With our experience, we know how to simplify complex government programs to make them less confusing and more convenient. With guidance from Allsup Medicare Advisor, you can make a more informed decision about your Medicare options and plan choices – and selecting the one that's uniquely right for you.

Allsup Medicare Advisor can help you choose Medicare coverage wisely. Call us today at (888) 521-7655 or visit open.allsup.com.

Allsup does not provide tax, legal, investment, insurance, financial planning or medical advice or counsel under the Allsup Medicare Advisor<sup>®</sup> and related services. You are responsible for making all decisions with respect to the products or services you utilize under Allsup Medicare Advisor, including but not limited to selecting a Medicare Advantage plan that best matches your needs, and for obtaining any personal tax, legal, investment, insurance, financial planning, medical or other advice or counsel that you believe is necessary or advisable with respect to such products or services.

| <i>Allsup Medicare Advisor</i> ® simplifies the complex process of selecting a Medicare plan. If voud like more information or one of our specialists to contact vou. simply complete |
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| and return this postage-paid card today. You can also call us toll-free at (866) 521-7655   |
| or visit <b>open.allsup.com</b> .   |
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