

**HEALTH PLAN PURCHASING COMPANY OF NC, INC. (HPPC)
HEALTH PLAN PURCHASING COOPERATIVE OF SC (HPPC)
THE FOSTER INSURANCE GROUP**

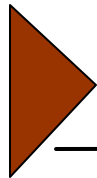
W. MORGAN FOSTER

EMPLOYEE BENEFIT SPECIALIST

PO BOX 2569 MATTHEWS, NC 28106
2548-A PLANTATION CENTER DR., MATTHEWS, NC 28105
(704) 841-7901 (800) 284-2845
FAX (704) 841-7903

Please review the following documents:

- Page 2 Medicare Benefits 101**
- Page 3 Medicare Benefits 101 – Update**
- Page 4 Applying for a Medicare Supplement Plan**



**HEALTH PLAN PURCHASING COMPANY OF NC, INC. (HPPC)
HEALTH PLAN PURCHASING COOPERATIVE OF SC (HPPC)
THE FOSTER INSURANCE GROUP**

W. MORGAN FOSTER

EMPLOYEE BENEFIT SPECIALIST

PO BOX 2569 MATTHEWS, NC 28106
2548-A PLANTATION CENTER DR., MATTHEWS, NC 28105
(704) 841-7901 (800) 284-2845
FAX (704) 841-7903

Subject: Medicare Benefits 101

Medicare is a Federal Government Program.

In an effort to help with your understanding of these good benefits, I have created a short overview of how best to get all possible benefits from Medicare.

First Lesson: Medicare has several parts –

Part A - Basic Hospital Coverage

Free (paid for by your FICA deductions)

Part B - Major Medical Coverage

\$96.40 - (file individual tax return - \$82,000 or below)
- (file joint tax return - \$164,000 or below)

Part C - Medicare Advantage

\$0 - \$100.00 – (Plus, Part B premium – also, possible Doctor Co-Pays)

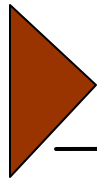
Part D - RX Coverage

\$20.00 - \$75.00 per month

Please contact our office to discuss this further.

Have a Great Day!

W. Morgan Foster
The Foster Group
704-841-7901
morgan@fosterinsurance.biz



**HEALTH PLAN PURCHASING COMPANY OF NC, INC. (HPPC)
HEALTH PLAN PURCHASING COOPERATIVE OF SC (HPPC)
THE FOSTER INSURANCE GROUP**

W. MORGAN FOSTER

EMPLOYEE BENEFIT SPECIALIST

PO BOX 2569, MATTHEWS, NC 28106
2548-A PLANTATION CENTER DRIVE, MATTHEWS, NC 28105
(704) 841-7901 (800) 284-2845
FAX (704) 841-7903

Subject: Medicare Benefits 101 – Update

November 15th through December 31st is open enrollment period for those currently covered on Medicare Part C & Plan D.

Those who are currently covered by a normal Medicare Supplement (i.e. Plan F or J) that have plans in effect will be able to modify those programs on the next anniversary date. (BCBS of NC renewal date is April of each year.)

New federal regulations have been issued regarding the enrollment process. Basically, **if you want to change or purchase Medicare Part C or Plan D** in a face-to-face interview, the agent must receive a signed statement from the proposed insured prior to commencement of the interview.

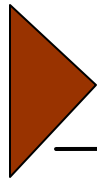
Further, should you wish to phone or stop by the office there will be different, more relaxed, rules of engagement for any additions or deletions to your plan.

We want to help each and every client or prospect during this busy time of the year. Please act early to avoid the “Christmas rush”.

We take pride in your coverage... not only now, but for the future. Please contact me if you have questions.

Have a Great Day!

W. Morgan Foster
The Foster Group
704-841-7901
morgan@fosterinsurance.biz



**HEALTH PLAN PURCHASING COMPANY OF NC, INC. (HPPC)
HEALTH PLAN PURCHASING COOPERATIVE OF SC (HPPC)
THE FOSTER INSURANCE GROUP**

W. MORGAN FOSTER

EMPLOYEE BENEFIT SPECIALIST

2548-A PLANTATION CENTER DR., MATTHEWS, NC 28105
PO BOX 2569, MATTHEWS, NC 28106
(704) 841-7901 OR 800/284-2845
FAX (704) 841-7903
morgan@fosterinsurance.biz

Subject: Applying for a Medicare Supplement Plan

Medicare Supplement Plans are designed to pay for items that are not covered under the regular Medicare plans. We can provide information on all types of supplements. These plans can be designed for your betterment. As you will note, there are several different plans from which to choose. All Medicare Supplements renew on April 1st of each year.

To apply for a **Medicare Supplement** Plan, Part A and B of your regular Medicare must be in force. You need **to apply** for the Medicare Supplement within **six months** (three months before and three months after age 65) of enrolling in **Medicare Part B** for guaranteed acceptance. Should you seek coverage after this “window of opportunity,” carriers may ask health questions. Usually, when an employee or dependent comes from an employer-sponsored group plan to a Medicare supplement, health questions and pre-existing conditions may be waived.

Currently, the marketplace is flooded with insurance companies seeking your participation in their **Medicare Supplements/Medicare Advantage and Drug** coverage. Thus, you now have two options. They are Medicare Supplement and Medicare Advantage. A brief comparison of those two options are detailed below, and they are,

Medicare Supplement

Prices set at entry age
Medicare Part A & B Required
Drug Coverage at added cost
Virtually open access
If late, health questions after six months
Age rated
Difficult to change unless downward
Set prices

Medicare Advantage...Part C

Everyone pays the same price
Medicare Part A & B Required
May be purchased with or without drug plan
HMO/PPO/PFFS
Guaranteed issue
Rates are all the same
Annual opportunity to change
Very low or even \$0

Should you wish to apply for this coverage, please contact our office for appropriate forms or to set an appointment to discuss these important items in my office...**DO NOT SEND ANY MONEY.** Should you have questions, please feel free to give us a call.

Have a Great Day!

W. Morgan Foster
The Foster Group
704-841-7901