



Lighthouse Group



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protection
for where you are,
guidance
for where you're going.

Individual Health & Medicare Resources



 **retiree health care**
RESOURCE CENTER

by lighthouse group

Medicare Guidance

What Lighthouse Group promises is a trusted relationship that serves as a foundation on which valued protection is built. By choosing one of our Medicare-certified specialists, you will have an advocate who will utilize extraordinary experience and knowledge to research and help you understand the Medicare options available to you pre and post-retirement.

Medicare explained:

We understand the choices and decisions you are being asked to make in a time when you may face great uncertainty in your life. We can help you understand:

- Medicare Parts A, B, C, & D
- Medigap

Enrollment support – how and when to enroll in:

- Part A & B
- Part C & D
- Medigap
- Delaying Enrollment

Common questions that affect enrollment:

- How much will Medicare cost
- How does Medicare eligibility affect group coverage
- Can I still participate in a Health Savings Account (HSA)
- Do I qualify for payment assistance

Medicare Benefits

Now that you are approaching your 65th year and/or retirement, you need the advice of a professional. Lighthouse Group can simplify this important shift in healthcare protection with confidence and ease. We listen, we evaluate, and we offer options based on your individual needs.

As your trusted advisor, we can help you find supplemental Medicare policies that may:

- Reduce monthly premiums
- Provide lower out-of-pocket costs
- Allow access to your preferred providers and pharmacies
- Cover prescription drugs
- Include preventive dental, vision and hearing benefits
- Cover you when you travel

By selecting Lighthouse Group as your Medicare Agent, you will also receive full service in:

- Enrollment support
- Policy administration including billing and claims resolution
- Annual coverage analysis

You do not have to be a current Lighthouse Group client to learn more about these services, and even if you already have a Medicare plan, we encourage you to contact Lighthouse Group for a complimentary consultation.

Individual Health Benefits

Shopping for a healthcare plan can be overwhelming whether you're enrolling for the first time, or looking to renew your current plan. With our team of licensed agents, Lighthouse Group can help you navigate through the Affordable Care Act and provide options to fit both your healthcare needs and your budget.

In Between Jobs or Newly Hired

If you are seeking employment, or have recently been hired by an employer and are in a probationary period for benefits, we can help. Lighthouse Group can provide short-term medical options prior to becoming eligible for employer-sponsored health coverage.

Termination, Separation of Employment, or Reduced Hours

As an alternative to COBRA, Lighthouse Group can provide individual coverage options to you and your family in the event you lose employer-sponsored health coverage due to an involuntary or voluntary separation, or a reduction in hours.

Dependents Turning 26

Individuals with dependents turning 26 may contact Lighthouse Group for continuing health coverage options for young adults. Many times, your dependent may qualify for cost-sharing reductions or tax-credits to help pay monthly premiums on an individual health plan.

Early Retirement

Are you looking to retire before turning 65? Lighthouse Group will work with you and your spouse to secure an individual health plan to cover you until obtaining Medicare eligibility.

