



INTRODUCTION	HOWARD BARON
OVERVIEW – SOCIAL SECURITY	PAUL GRITT
OVERVIEW – MEDICARE AND HEALTH INSURANCE	PAUL GRITT
UNDERSTANDING MEDICARE ADVANTAGE AND MEDICARE SUPPLEMENTAL PLANS (MEDIGAP PLANS)	JOHN KAISER
BREAK	
UNDERSTANDING MEDICARE PART D RX DRUGS	JOHN KAISER
AN INTRODUCTION TO YOUR RETIREMENT HEALTH CARE ACCOUNT (RHCA), HEALTHCARE RETIREMENT ACCOUNT (HRA), AND VIA BENEFITS ACCOUNTS	HOWARD BARON
HEALTHCARE CONSULTANTS AVAILABLE FOR YOUR DECISION MAKING	HOWARD BARON
Q&A AND CLOSING	HOWARD BARON

Healthcare Consultants Available for your Decision Making

HOWARD BARON
NCRO INSURANCE COMMITTEE
SEPTEMBER 11, 2025

So, now, what do I
do??????

Step #1 – Get Educated

- Familiarize yourself with Medicare and You – 2026. Learn about the various options that are available to you under Medicare and the variety of rules that will govern what decisions you must make and when you must make those decisions.
- The choices of plans and carriers that you make now when you are enrolling in Medicare for the first time can, depending on your health and pre-existing conditions, limit your flexibility to change plans or carriers for the rest of your life.

Step #2 - The Decision before the Decisions

- If you are age 64 and approaching the critical “Initial Enrollment Period” which starts 3 months before your 65th birthday, you will soon need to make some decisions.
- Before you start to make all of those decisions, though, you need to make one initial decision.

Am I a Do-It-Yourselfer or Do I need help?

- How am I going to make all of these decisions????
- Two options:
 1. Do-It-Yourself
 2. Get help by seeking advice from an expert

Option #1 - Do-It-Yourself

- Decide whether Medicare + a Medigap Supplement or only Medicare Advantage is right for you
- Research the different plans and insurance providers and decide which ones are right for you.

Option #2 – Seek Advice from an Expert

1. Trained Volunteer Consultant
 - i. Livingston, Macomb, Monroe, Oakland, St. Clair, & Washtenaw Counties
MI Options Medicare Assistance Program (formerly MMAP), a federal service of Michigan's Ageways Nonprofit Senior Services
 - ii. Rest of MI & other states
State Health Insurance Assistance Programs (SHIP).
2. Insurance Agent - There are many out there.
 - i. Agents recommended by NCRO
 - a. Butler Capital Advisors – Dave Baum, Denise Sikorsky
 - b. DoubleHealthUSA – Dave Kee
 - c. My Senior Specialists - Laura Camacho
 - ii. Agents recommended by FCA US LLC
 - a. Via Benefits

MI Options Medicare Assistance Program* (formerly MMAP)

A program of **AgeWays Nonprofit Senior Services**

A grant-funded program not affiliated with
any insurance company.
Impartial, comprehensive, confidential service

1-248-262-0545

For Livingston, Macomb, Monroe, Oakland,
St. Clair & Washtenaw Counties

800-803-7174 for Statewide Call-Center

*State Health Insurance Assistance
Program (SHIP) for Michigan

Need Assistance in Another State?

1. State Health Insurance Assistance Program (SHIP)

<https://shiphelp.org>

Looking for help? Find your local SHIP here:

Ship locator

2. Elder Care Locator

<https://Eldercare.acl.gov>

Enter your ZIP Code or City and State



Dave Baum
419-243-9665 ext. 216
dbaum@butlercapital.net
www.butlercapitaladvisors.com



Denise Sikorski
419-243-9665 ext. 206
dsikorski@butlercapital.net
www.butlercapitaladvisors.com

BUTLERCAPITALADVISORS

Professionally Serving Your Financial Well Being

At Butler Capital Advisors we Specialize in Medicare Supplements (Medigap), Prescription Drugs and Medicare Advantage Plans.

We pride ourselves on the personalized customer service provided by our knowledgeable, fully credentialed staff with communications via mail, phone, email or personal appointments. And no fee for our services!

We can assist with enrollments and cancellations of newly eligible and renewing Medicare subscribers, billing and claims issues and HRA reimbursements from Chrysler/Via Benefits Accounts.

Thank you!





Call 378-9900 or (800) 279-2901 dkee@doublehealthusa.com

David Kee, CEO Double Health USA

Proud to serve Chrysler Retirees for over 36 years

What is Double Health USA?

- National Insurance and Consulting Organization (Not Part of Medicare).
- Compensated by Insurance companies when client enrolls.
- Never a fee to the client.
- Insurance Premiums are the same when working with DHUSA or working directly with Insurance companies.
- Based in Michigan.
- Appointed with major of Michigan and National insurance companies.
- Licensed in 31 States.
- Principal was Vice President of Blue Cross Blue Shield of Michigan National Chrysler Account for 22 years.
- 50 years in the insurance industry.
- Worked with the NCRO for over 14 years.

What Double Health USA can do for you

- Education and general assistance with Medicare.
- Analyzing your health, financial, healthcare provider, flexibility, and risk needs.
- Understanding the Medigap and Medicare Advantage strengths and issues.
- Reviewing your Medicare plan options, and insurance companies.
- Assisting you in selecting and enrolling in the best Medicare plan for you.
- Reviewing your current and/or future Rx drugs.
- Assisting you in selecting and enrolling in the best Rx drug plan for you.
- Assisting you in analyzing your dental insurance needs, plan selection, and enrollment.
- Assistance in changing your existing Medigap plan, including medical underwriting issues.



Laura Camacho

Medicare Advisor

512.731.0562

Laura@MySeniorSpecialistS.com

Impartial Experts

Expertise on ALL Medicare Products!

30 years experience

Transparent Comparisons

Clear Explanations

Advocates For Clients

Licensed in 36 States

Represent 20+ Carriers

Recommended

Known for going Above and Beyond!

100% Referral-Based

96% Retention Rate

Top Choice Among Caregivers

5-★ Reviews On TrustPilot.com

Support

Lifelong Medicare Resource!

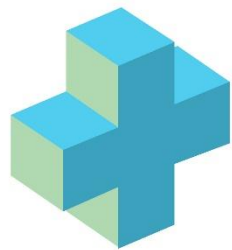
Ongoing Updates

Annual Plan Reviews

Available Year-Round

Direct Communication

Via Text, Email, or Phone Call



MY
SENIOR
SPECIALISTS

Your Medicare Experts

Unbiased information, free of charge, and without any obligation.
Get the help you need for the coverage you want.



Patricia Lewis

Medicare Advisor

512.297.8386

Patricia@MySeniorSpecialistS.com

Medicare Supplement, Advantage, Prescription Drug, Dental, Vision, & Hearing Plans

OUR CARRIERS:

AARP

aetna

Humana

Cigna

blue
california



Mutual of Omaha

CENTENE
Corporation

Anthem



Physicians Mutual



MEDICO
INSURANCE COMPANY



Gerber Life
Insurance

MOLINA
HEALTHCARE



Bankers Fidelity



UnitedHealthcare

..... **AND MANY MORE!!!**

Allstate
You're in good hands.

MySeniorSpecialistS.com

Online

my.viabenefits.com/FCA

Phone

1-855-885-5724

Video

my.viabenefits.com;
*for educational videos and monthly
Medicare webinar*



Providing Medicare health care coverage centering on you!



Your budget



Your needs

Step #3 – Select a Plan, Enroll, and Complete the Process

- Select an insurance company and a plan that is right for you
- Fill out the enrollment forms online or on paper
- Start paying your premiums directly or electronically from your bank account
- Receive your Medicare card and all of your other insurance ID cards in the mail and provide them to your doctors
- Create user ID's and passwords on the Medicare and your various insurance company's websites.

GOOD LUCK WITH YOUR DECISIONS!



N A T I O N A L
CHRYSLER
RETIREMENT
O R G A N I Z A T I O N

Questions?