

Healthcare Consultants Available for your Decision Making

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NCRO INSURANCE COMMITTEE
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So, now, what do I
do??????

Step #1 – Get Educated

- Familiarize yourself with Medicare and You – 2027. 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 traditional Medicare + a Medigap Supplement or 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



*AgeWays
Nonprofit
Senior
Services*

Helping Seniors and Their Families

- Nonprofit with a wide variety of programs, services and supports to help older adults and their families in our 6-county region
- Serve: Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties
- Two separate Area Agencies on Aging serving SE Michigan designated for Wayne county



800-852-7795



AgeWays.org

We Are Here to Help You



If you want to speak with a counselor about your specific situation, give us a call



Our service is confidential and unbiased



We counsel currently over the phone, Teams and in-person where available



No question is too trivial, and we often deal with very complicated questions as well

There are various options for counseling: In person, Microsoft Teams, or Telephone. Call us today at 248-262-0545. We serve Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw Counties.

For SHIP Counseling outside of Michigan, call the MI Options Medicare Counseling at 800-803-7174 or visit www.eldercare.acl.gov.



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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.

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

Independent Medicare Advisor



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MySeniorSpecialistS.com



MY
SENIOR
SPECIALISTS
Your Medicare Experts

A PROVEN MEDICARE RESOURCE FOR NCRO MEMBERS

Independent. Unbiased. Here for You.

Helping retirees understand their Medicare options
and choose coverage based on their individual needs.



INDEPENDENT & UNBIASED

Compare Medicare plans from multiple leading insurance carriers.



MEDICARE EXPERTISE

Medicare Supplement, Medicare Advantage &
Prescription Drug Plans.



CLEAR, PERSONALIZED GUIDANCE

Understand your options without pressure or obligation.



ONGOING SUPPORT

Annual plan reviews and year-round assistance.



NATIONWIDE EXPERTISE

Representing more than 20 carriers in 33 states.



REFERRAL-BASED PRACTICE

Built on long-term relationships and trusted recommendations.



YOUR MEDICARE RESOURCE BEFORE, DURING AND AFTER ENROLLMENT.

MEDICARE SUPPLEMENT • MEDICARE ADVANTAGE • PRESCRIPTION DRUG • DENTAL • VISION • HEARING

REPRESENTING MANY OF
THE NATION'S LEADING
MEDICARE CARRIERS



... and many more!

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?