

# Who We Are . . .



- ◆ We are one of the **largest** writers of Medicare Insurance in Lancaster County based on placing in the top 20 of 450 actively producing Medicare agencies in Pennsylvania since 2017.
- ◆ Our advisors are AHIP Certified compliant with the Centers for Medicare & Medicaid Services (CMS), a federal agency within the US Department of Health and Human Services (HHS).
- ◆ **Independent:** working in our clients' best interest by not favoring particular insurance companies nor products.
- ◆ We make sense of dozens of enrollment periods and over 300 Medicare Insurance plan options available in your area.
- ◆ Open year-round with knowledgeable and responsive advisors ready to answer questions, review plans, and solve claim issues.
- ◆ Faith-based, offering products that support your beliefs. Focused on educating and serving our community.

## Leaders in the Industry

Many people will contact you regarding Medicare, but few are as qualified. Our advisors' certifications, knowledge, and experience make us leaders in the industry.



OTHER SERVICES:  
**WEALTH MANAGEMENT**

### Why Our Advisors Offer Holistic Planning

Decades ago, our President, Eric Landis recognized an industry wide problem that he was determined to change. Individuals were losing tens-of-thousands of dollars in their retirement years as professional advisors failed to coordinate investment, insurance, and estate planning decisions as a whole before they provided advice.

Committed to a solution, our firm offers a holistic approach that considers and coordinates all financial decisions. Seeking to make your decisions cohesive, our advisors are knowledgeable in Investment Advisory, Medicare, Social Security, Estate, and Tax Planning Strategies.

Let us know if you'd like to meet with one of our skilled financial advisors when you see us for Medicare.

**Securities are offered through LPL Financial, the largest independent broker dealer in the country. Our President, Eric Landis, is in the top 3% of LPL advisors nationwide.**

Achievement is based on annual production among more than 21,000 LPL Advisors. Based on total revenues, Financial Planning magazine June 1996 - 2024.

#### Normal Business Hours

Monday - Friday, 8:30 am- 5:00 pm

Evening appointments available upon request

**Phone: (717) 208 - 6990**

3008 Columbia Avenue, Lancaster, PA 17603

[www.landisfinancialadvisors.com](http://www.landisfinancialadvisors.com)

# No Cost Medicare Help & Advice

Local, Family-Owned Company

Over 3,000 Medicare Insurance Clients

## We Offer **MANY** Top-Rated Insurance Companies

Medicare  
Supplements

Medicare  
Advantage  
Plans  
Part C

Prescription  
Drug Plans  
Part D

Plans that Participate with YOUR Doctors,  
Hospitals & Local Networks

We compare work and retiree plans with Medicare.  
We offer **Pennie** for early retirees and younger spouses.



**LANDIS FINANCIAL ADVISORS**

INC

3008 Columbia Avenue, Lancaster, PA 17603

**(717) 208-6990**

## EARLY RETIREMENT

If you're under 65 and would like to retire prior to Medicare eligibility, our insurance advisors provide assistance with enrolling in the **Pennie®** marketplace. Contact us in the planning stage.

### Fact

Even **high net worth** individuals can qualify for subsidies to significantly reduce insurance premiums. Ask to meet with one of our financial advisors who are skilled in holistic retirement planning. We coordinate your insurance and financial decisions so you can keep your hard earned money in your pocket!

### No One Wants to Make Costly Medicare Mistakes, but it Happens Frequently!

We spend most of our lives working for an employer who selects insurance for us. At age 65, we're expected to pilot a "new", complex system called "Medicare". The Federal Government enforces many rules, while private insurance companies bombard your mailbox with tons of self-promotional literature.

All the  
JUNK MAIL  
is messing up  
my vision...  
Is that covered?



Thankfully, you're not lost on our radar. We are honored to co-pilot your journey... Now buckle up and let's take this ride together!

## RETIRING AT AGE 65

Correctly navigating the timing to obtain Parts A & B and to successfully enroll in Medicare (avoiding costly mistakes) is not a simple process. Don't get stressed out by spam calls, junk mail, unqualified agents, and self-studying. Our local business helps thousands of people every year by providing quality advice with ongoing attentiveness. We are knowledgeable about the doctors, hospitals, and networks you utilize. Our advisors thoroughly answer all your questions and follow through with our advice.

**Fact** Rather than only representing a few companies, we can work in your best interest by offering **MANY** major insurance carriers. We help you to secure the greatest set of benefits at the lowest out of pocket cost.

Hundreds of new clients count on us to navigate their Medicare journey each year!



### YOUR MEETING WITH OUR AHIP CERTIFIED INSURANCE ADVISORS:

- Learn how personal and family circumstances correlate with your decision making, learn what to do, what not to do, and proper timing.
- Learn the advantages and disadvantages of Medicare Supplemental Insurance vs Advantage Plans (we offer both).
- Learn how our advisors consider your health, prescription drugs and budget to sort, compare, and choose the most suitable plan for you.
- Receive a computer analysis of the top prescription drug plans that cover your drug list at the lowest cost, at a pharmacy you prefer.
- From start to finish: our office enrolls in Medicare Parts A/B, Social Security, and we secure your coverage with a top-rated carrier.

★ We provide **year-round assistance**, answering your questions, finding in-network providers, solving claim issues, reviewing your plan and suggesting new options as your needs change!

Please allow at least an hour meeting time.

Insurance products offered through LPL Financial or its licensed affiliates. Landis Financial Advisors & LPL Financial are not affiliated. Content in this material is for general information only and not intended to provide specific advice or recommendations or any individual. We do not offer every plan available in your service area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

## I'M WORKING PAST AGE 65

### We provide a Thorough Benefits Analysis:

Turning 65 opens a new window of opportunity for you to choose among various health insurance options! Since benefits and costs vary greatly, many individuals prudently meet with our advisors to compare all their available options such as employer provided plans, retiree coverages, and Medicare.

Our **Thorough Benefits Analysis** offers a side-by-side comparison that analyzes and identifies the plans that provide optimal benefits with the lowest out-of-pocket costs.

For individuals with younger spouses and dependents, we shop Pennsylvania's State Insurance Exchange (**Pennie®**) and make coverage recommendations.

**Fact** Historically, our benefits analysis has discovered Medicare to be a more favorable option over other coverages about 50% of the time.

## I ALREADY HAVE MEDICARE

### Medicare Supplement (Medigap):

If you have had your Medicare Supplement for longer than 5 years, you are likely overpaying compared to new enrollees. Call our office to apply for a premium reduction while retaining the benefits you love! Available year round.

### Medicare Advantage Plan:

If you don't have a local, trustworthy Medicare advisor that reviews your plan annually and helps to make adjustments as your health and prescriptions change, you may have an inferior plan. Since advantage plans alter their benefits each year, you most likely don't have the same benefits as when you initially enrolled. Call us to see if you should upgrade as your needs or health changes.

**Original Medicare (Parts A/B)** alone puts individuals at risk for paying 20% of their medical bills out of their own pocket. Call us about potential no premium options that avoid this problem.