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 prioritizing their needs without bias toward a specific carrier or product.
- We make sense of dozens of enrollment periods and hundreds of Medicare insurance plan options.
- Open year-round with knowledgeable and responsive advisors ready to answer questions, review plans, and resolve problems.
- Faith-based, offering investments that support faith, values, and/or political beliefs.

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.

Holistically Planning For Your Retirement

Prior to retirement, many employees depend on their employer's selections of health insurances and retirement plan investments. Nearing retirement, the most important and pivotal decision you will make is choosing the most qualified professional partnership.

There's no need to search or meet with various agencies. Our firm's holistic planning approach offers advisors with the expertise to handle ALL of your retirement planning needs under one roof.

Our wealth managers and insurance advisors work together to seamlessly coordinate all investment advisory, health insurances (Medicare or Pennie), Social Security elections, and estate and tax planning strategies.

Contact us today 717-208-6990 for a no-cost consultation.

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

No Cost

Medicare Help & Advice

plus Pennie® for early retirees

Local, family-owned business serving over 4,000 health insurance clients

Medicare Supplements (Medigap)

Medicare Advantage Plans Part C

Prescription Drug Plans Part D

Many Top-Rated Insurance Companies

Plans that participate with YOUR doctors, hospitals & networks

LANDIS FINANCIAL ADVISORS INC

3008 Columbia Avenue, Lancaster, PA 17603

(717) 208-6990

EARLY RETIREMENT

If you or your spouse are under the age of 65 and would like to retire prior to Medicare eligibility, our advisors assist with enrolling in **Pennie**® the PA State Insurance Exchange. Be sure to contact us in the planning stage.

Wishing to retire early and want to qualify for subsidies?

Our advisors offer wealth management planning strategies that allow for high-net-worth individuals to also qualify for premium tax credits to significantly reduce their health insurance premiums.

I ALREADY HAVE MEDICARE

Medicare Supplement (Medigap):
Did you know you can apply for a rate reduction on Medicare Supplement plans and retain the same benefits you love? If you've kept the same plan for 5 years, you're likely overpaying. Call our office to get help with reducing the cost of your plan. This option is available year round.

Medicare Advantage Plan:
Some individuals keep the same insurance plan while their benefits continue to reduce. If you're feeling the crunch, contact us to see how your plan compares.

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

MEDICARE AT AGE 65

The hardest part about Medicare is correctly navigating the rules with your personal circumstances and avoiding costly mistakes. Utilizing a wealth of knowledge, our AHIP Certified Medicare Advisors educate, correctly time, and provide enrollment in Medicare Parts A & B. (no dreaded trip to the Social Security office!) Covering unique health concerns and the desire for specific benefits, our office represents MANY insurance carriers and types of plans. We allow plenty of time for personalized attention, never rushing the process. This is a very different experience than utilizing a phone sales representative likely unfamiliar with local doctors, hospitals, and networks. For individuals seeking credible advice, timely updates, thoroughness, follow-through, and year-round availability, your partnership with us will be long lasting.

Join the hundreds of new clients who seek our help and advice each year!

FAQ

How are you paid?

Medicare insurance carriers compensate the agent. The cost of your insurance is the same with or without our expertise. We are not incentivized to sell one plan over another.

Are you fiduciaries?

Yes. Our loyalty is to the client and working in their best interest.

I am confident of the plan I want, can I self-enroll and count on Landis to provide assistance throughout the year?

Yes. Self-enroll at: www.landisfinancialadvisors.com Medicare Insurance, Sign-up NOW (self-enrollment)

Will you speak/educate at my place of employment?

Yes. Ask your HR Director to contact Tracy Landis 717-208-6990.

I'M WORKING PAST AGE 65

About 50% of employees working past age 65 have an opportunity to increase their health insurance benefits and reduce their payroll deductions.

Our advisors help senior employees to review and compare their employer, retiree, and Medicare insurance options when working past age 65.

We will advise to either retain your current package or explain how another plan option provides superior benefits with lower out-of-pocket costs.

Contact our office at 717-208-6990.

Appointments at our office

Please allow at least an hour

- **Private meeting with an AHIP Certified Insurance Advisor.**
- **Attentive and knowledgeable support staff gather relevant information in advance, ensuring a productive appointment.**
- **Learn the pros and cons of Medicare Supplemental Insurance vs Medicare Part C Advantage Plans (both available).**
- **Thoroughly review plan options to cover your doctors, specialists, & medications, considering your budget and desire for extra benefits.**
- **Properly time elections to avoid costly mistakes/penalties.**
- **Receive a computer generated analysis of top rated, Part D Prescription Drug Plans to cover your specific prescription drug list while seeking the lowest out-of-pocket cost.**
- **Manage and coordinate the transition between insurances to eliminate gaps or delays in coverage.**
- **All NEW clients receive our customized guide explaining how to utilize their new coverage.**
- **Our office provides year-round assistance to find in-network providers, give claim resolution advice, and review benefits.**
- **As your needs change, we help with NEW coverage options!**