



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.
- ◆ All 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)
- ◆ Over 34 years, our President, Eric Landis, has manifested a high standard of service and has personally trained all his advisors to create a consistent client experience
- ◆ **Independent, representing many top-rated insurance carriers**
- ◆ Faith-based, offering products that support your beliefs
- ◆ Open year-round with knowledgeable and responsive support staff trained to answer your questions
- ◆ Focused on educating and serving our community

www.landisfinancialadvisors.com

Click the Medicare Tab

No One Tries to Make Costly Mistakes, But it Happens Frequently!

We spend most of our lives working for an employer who selects insurance for us. Once you near 65, you are expected to understand the complexities of Medicare. The federal government enforces many rules, while private insurance companies fill your mailbox with tons of self-promotional material. Neither account for the level of expertise required to navigate Medicare wisely, without making costly mistakes.

Many individuals count on our advisor's proficiency in Medicare to bridge the gap.

CONTACT

717-208-6990

**Normal Business Hours
Mon - Fri, 8:30 am - 5:00 pm**

Weekday & Evening Appointments Available!

Seeking Retirement Planning Advice?

www.landisfinancialadvisors.com



Click

"Financial Planning"

Then

"Holistic Planning"

Medicare Help & Advice

Local, Family-Owned Company

Over 2,000 Medicare Insurance Clients

No Cost Insurance Services

and you will never pay more for the cost of your insurance by utilizing our services

We are Independent & Represent Many Top-Rated Insurance Companies

...one size does not fit all



LANDIS FINANCIAL ADVISORS

INC

3008 Columbia Avenue, Lancaster, PA 17603

(717) 208-6990

Eligibility & When To Contact Us

Whether you're planning to **elect Medicare OR defer Medicare until a later time**, we recommend you contact our office if you are age 64 or older. For those turning 65, it is important to contact us 3 to 9 months prior to your birthday.

For those who are disabled, contact us when you start receiving your Social Security disability benefits or receive a Medicare card.



The Federal Government bears no responsibility when individuals incorrectly navigate Medicare by attempting to follow their **Medicare and You** guide. Furthermore, private insurance companies confuse seniors with misleading self-promotional mailers and infomercials. Even the internet fails to provide the necessary guidance to understand dozens of enrollment periods and *make sense of over 300* Medicare insurance plan options available in our area.

SOMETIMES IT'S SMARTER TO ACCEPT PROFESSIONAL HELP!

It is no wonder we have hundreds of frustrated people come to us each year after trying to navigate Medicare alone or after utilizing an unqualified agent. Don't risk lifelong penalties and make costly mistakes. Utilizing an AHIP certified, professional advisor can save you time, money and can maximize your benefits.



Many people will contact you about Medicare, but few are qualified. Our advisor's certifications, knowledge, and experience makes us leaders in the industry.

RETIRING AT AGE 65

Enrolling in Medicare isn't as easy as one would think; there are strict deadlines, limited windows of opportunity and no grace for mistakes. To avoid road bumps, many individuals seek our advisors' help to successfully navigate the entire process.

We represent many of the **top rated** insurance companies vying for your business, so there's no need to panic or self-study the mounds of junk arriving in your mailbox when utilizing our services. Our insurance advisors help you understand Medicare as it relates to your personal needs and guide you in knowing what to do and when to do it. We provide education about your options and compare plans, seeking to find the strongest set of benefits at the lowest out-of-pocket cost. There is no charge for our professional services.

WHAT TO EXPECT FROM OUR NO COST, NO PRESSURE SERVICES

- Schedule an appointment at our office **717-208-6990**; please allow an hour
- Your comprehensive consultation includes time to educate and assess your personal needs
- We review many Medicare plan options that participate with your doctors, offer competitive benefits, and fit your budget
- Relax, you don't have to contact Social Security; our office helps you enroll in all parts of Medicare
- We stay in contact with you, reevaluating and making adjustments as your needs and/or health changes
- We provide estimates for upcoming medical tests and/or procedures when applicable
- Our knowledgeable support staff answers the phone and your questions; no annoying phone prompts!
- We help to settle medical billing issues and go to bat for you against insurance companies, saving you hours on the phone.
- We care; our attitude and service reflect it!

I'M WORKING PAST AGE 65

When working past age 65, there are a number of options available to you. Although it may be tempting to listen to your friend or follow in the footsteps of your co-worker, it may not be wise to do so.

When you work past age 65, your health insurance options can vary. Rather than assume it's best to elect Medicare, we evaluate your options: 1) Staying on group insurance through your own employment, 2) Switching to group insurance through your spouse's employment, 3) Choosing a retiree plan (if available through your work). Our **Thorough Benefits Analysis**, performed by highly skilled advisors, offers a side-by-side comparison to determine which option maximizes your benefits at the lowest out-of-pocket cost. Our process is essential to making an **educated decision**. **Avoiding costly mistakes equals more money allocated to your retirement fund!**

Contact us for YOUR personal benefit analysis. Our advisors are committed to being transparent and working in your best interest, even if that means choosing to defer Medicare to a later time and staying on your employer's coverage!

I ALREADY HAVE MEDICARE

Your **Medicare Advantage Plan benefits** change each year and NEW PLANS are introduced. To ensure your benefits remain strong and aligned with your needs, an annual review is essential. Our local advisors keep you informed about NEW plans with improved benefits from top-rated insurance carriers that allow you to keep the doctors, hospitals and pharmacies you love. **We offer an honest and professional opinion to determine whether it's wise to change or keep your current plan.**

Medicare Supplement (Medigap) - Love your benefits, but frustrated with the increasing premiums? We can help you apply to reduce your premium cost while keeping the exact benefits you love. You have the ability to make this change year-round.

By itself, **Original Medicare (Part A & Part B)** puts individuals at risk for paying 20% of their medical bills out of their own pocket. We offer **no cost** options available that can avoid this problem.