

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 was determined to offer a solution to an industry wide problem. 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 providing advice.

Committed to offering a change to industry norms, our firm's holistic approach considers and coordinates all your investment advisory, Medicare, Social Security, estate, and tax planning strategies aiming to make your financial decisions cohesive.

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 19,000 LPL Advisors. Based on total revenues, Financial Planning magazine June 1996 – 2023.

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

Local, Family-Owned Company

Over 2,500 Medicare Insurance Clients

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

**Medicare
Supplements**

**Medicare
Advantage
Plans**

**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

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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.

I'M WORKING PAST AGE 65

Many working past age 65 are confused about electing any parts of Medicare. There is no universal answer for all and the government charges you a monetary penalty when elections are incorrect. Those working past age 65 have an open window for various health insurance options that must be considered. That is why, in addition to answering your questions, our office helps you to elect your optimal coverage. We help you decide what's right for you and your family while continuing to work.

We provide a Thorough Benefits Analysis:

Our side-by-side benefits analysis compares your various health insurance options: ① your employer's plan ② your spouse's employer's plan ③ retiree plans (when available) ④ Medicare Supplemental plans ⑤ Medicare Advantage plans. **This is an important process because benefits and costs vary greatly!**

Our thorough benefits analysis allows you to confidently elect the health insurance option that provides the strongest set of benefits at the lowest out-of-pocket cost even if that means deferring Medicare until a later date.

Fact Making the wrong choice can lead to costly penalties, increasing the price you pay for insurance coverage during your retirement years. Historically, our benefits analysis has discovered Medicare to be a more favorable option than other coverages around 50% of the time.

I ALREADY HAVE MEDICARE

Medicare Supplement (Medigap):

Too many seniors overpay for their Medicare Supplement Plan because they don't realize they can keep the benefits they love while paying less. Medicare allows the opportunity to apply for a rate reduction year-round. Call us today to help you apply.

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. We can help you switch your Medicare Insurance plan any time of year. Call us today.

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.