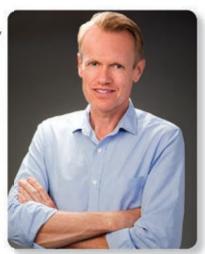
Medicare Benefits Analysis & Review

- Are your co-pays affordable for medical and hospital services?
- Are your savings protected by having a ceiling on your out of pocket health plan costs?
- Are you receiving all of the Dental, Vision and Fitness Benefits that you deserve?

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It's that time again! Your 2016 Medicare Coverage is changing and knowledge is power!

Testimonials

I knew we were overpaying for coverage but I didn't realize by how much. Karl found a highly rated plan that saved my wife and I over \$850 dollars annually. He did a great job! John J, Medicare Shopper

My father and mother were on a company retirement health plan that was eating them alive. It was costing them over six hundred dollars a month, and it had lots of copays. Because my parents were on a fixed income, we had to do something. After he did his research, Karl found a plan with no monthly premium and it had almost the same benefits! Even though they had serious health issues, he was able to get them approved because he understood the rules and regulations.

Cam S., Medicare Shopper

I was trying to decide whether to stay on my insurance through work or to go on Medicare. Karl took the time to show me the pros and the cons of both and he didn't pressure me. Once I knew what I wanted, he made sure everything was set up correctly before we pulled the trigger. There were no surprises and no stress. Dan & Nancy L, Medicare Shopper

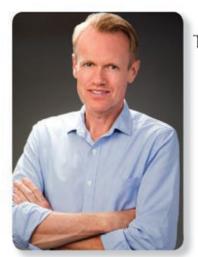
When another agent came to the house, he tried to sell me a plan for over \$180 dollars a month that was out of my budget, and the guy tried to sign up right away. I called Karl and he showed me several alternative options

that I didn't even know about. I ended up picking a Plan G that saves me \$42 a month!

Robert Y, Medicare Shopper

When we started thinking about moving back to Ohio from Florida, we didn't know much about the plans back home. Karl stayed in touch with us over the months, and let us know about the different options. When we were finally ready to move, he made sure everything was set up correctly. He made a very complicated move a little easier.

Ray H, Medicare Shopper



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