



# Working with you to simplify Medicare decisions

Raymond James has partnered with HealthPlanOne to make the Medicare planning process as convenient as possible for you.

Choosing a Medicare plan can be complex and confusing, and choosing the wrong plan can have a significant impact on your healthcare costs. HealthPlanOne, which has licensed agents in every state and has access to over 8,000 plans, is an unbiased service to help you choose a plan that aligns with your health and financial needs. It has sold over 200,000 policies since 2006 and represents every major insurance carrier, including Humana, United Healthcare, Aetna and many Blue Cross plans. If you're interested in choosing a Medicare plan or reevaluating your current plan, they'll use their vast resources to find a plan for you.

As a Raymond James client, you have complimentary unlimited access to a dedicated licensed agent from HealthPlanOne who will address any of your questions and concerns.

## PLAN GUIDANCE FROM HEALTHPLANONE

The experienced and licensed agents at HealthPlanOne work with thousands of Medicare-eligible consumers each year to help them

understand and navigate the world of Medicare. These agents can help you decide the best plans for you and offer insight into:

- Medicare Parts A & B – Managed by the federal government, Medicare Part A and Medicare Part B provide eligible individuals coverage for and access to doctors, hospitals, or other healthcare providers who accept Medicare.
- Medicare Advantage plans – Enrollees in Medicare Advantage plans generally have low or even \$0 monthly premiums and include prescription drug coverage, but may have co-payments for doctor and hospital visits and require members to use in-network providers and referrals to specialists.
- Medicare supplement plans – While these plans generally have higher monthly premiums than Medicare Advantage plans, they generally have low-to-no co-payments for visits to an open network of providers or hospitals.

To learn more about which plan is best for you or for any other questions regarding Medicare, connect with a licensed agent from HealthPlanOne today by calling the dedicated Raymond James phone number at 844.269.2646 or visiting [hporetirees.com/raymondjames](http://hporetirees.com/raymondjames).

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER  
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 844.269.2646