

Medicare Supplement Plan G is a Full Benefit Supplement Plan Nearly Identical to Plan F

G is also MUCH cheaper in many, many cases – but cheap does not mean cheap in quality – only price.

Plan F is almost 10 times more popular than Plan G even though the two provide nearly identical coverage (see chart below). The only benefit Plan F includes that Plan G does not include is the \$166 annual Medicare Part B deductible (in 2016). **When you're getting a quote for Plan F get a quote for Plan G too! We'll tell you why in a minute.**

Comparing Apples to Apples/benefits and cost: Price and quality are key factors. You may be able to get the same Plan F you have now with company 1 for so much less with company 2 that you just may decide to stay with an F Plan – HOWEVER.... You may be REALLY pleasantly surprised at how much less you can get a Plan G that you will be very wise to make the switch not only in plans but in companies. Once client said to me: “Wow, now I can take a vacation”. She deserved one too! She had been told she couldn't switch. We did it in 30 minutes. Thirty minutes to save \$3000 over 3 years is a good deal in anyone's book.

Benefit differences: Both Plan G and Plan F provide top quality coverage. Plan F includes all 9 Medicare Supplement benefits. Plan G has the same coverage except it does not cover the Medicare Part B deductible, which is \$166 in 2016.

The following chart compares benefits for the two plans:

Medicare Supplement benefits	F	G
Part A hospital care co-insurance & costs	√	√
Part A hospice care co-insurance or co-payment	√	√
Part B co-insurance or co-payment	√	√
First 3 pints of blood	√	√
Part A deductible	√	√
Part A skilled nursing care co-insurance	√	√
Part B deductible	√	
Part B excess charges	√	√
Foreign travel emergency	√	√

The small difference in benefits between Plan G & Plan F make a huge impact when buyers choose a Medicare Supplement Plan.

When retirees see the benefits chart in the Guide to choosing a policy from the Centers for Medicare & Medicaid Services they notice that Plan F is the only plan that offers full coverage and as a result tend to choose Plan F.

F has a check mark in every box and clients may want the one that covers all of them; G covers all but one of the bases & saves so much it becomes a top choice for many.

Medicare beneficiaries choose to own Medicare Supplement Plans because they want to go to their doctors without any cost “gotchya’s”, however large or small. Plan F takes this worry off their shoulders: they can choose any doctor, any hospital, anywhere in the USA and they will be accepted.

Doug Moore, founder of Retiree Savings Network, states, “For retirees who don’t want to worry about paying a deductible and who don’t want to worry about any bills coming in the mail then Plan F is the way to go.” He continues, “However, for those who don’t mind the \$166 annual deductible (for 2016), then Plan G when priced right, is the way to go.”

Call Doug today to get pricing over the phone toll free 1-844-444-4468. Quotes and outlines of coverage will also be emailed immediately to you.

Cost differences

Plan F almost always costs more than Plan G.

Doug’s research on pricing shows that Plan G and Plan F month premiums can differ by \$30, \$40, or more in Arizona, California, Georgia, Wyoming and other states. The cost difference between the two plans has led some of his clients to choose Plan G over Plan F. He says, “**It’s a ‘shoot-out at the OK Corral’** really...the company with the best management, lower commissions to agents and tighter administration systems can usually afford to have lower prices than the company that has huge TV and mailer advertising and agent costs. It’s the “physics of money” – if everyone knows your name you can bet that all the advertising is built into the price – and that is not a benefit to the purchaser!”

Doug continues: “Do the math, you can easily see why this is true: say you pay \$40 more a month to own a Plan F instead of Plan G. You’d be paying an extra \$480 a year in premium PER PERSON for an only an extra \$166 in savings. **Why pay \$480 for \$166 in savings?** You wouldn’t do that in the grocery store, at the car-lot or on Amazon. The financial incentive in choosing Plan G is pretty easy to figure out. However, some people are slow to change and that’s ok. People buy what they know so I never push an issue – it’s their money and if they want to purchase a Plan F with me that’s fine. *Since I’ve told a client the truth, on down the road they will recognize that, call me and make the change if they decide to move in to the G Plan. The key is saving money while you can however since health levels can change thereby limiting a client’s future purchasing options.*” In other words, that great deal offered to you today may not be available by the better managed companies if a client’s health and medications change for the worse.

Depending on your age and the area you are in, the price gap between Plan F and Plan G may not always be enough to make the change to G. Also remember, the prices you are quoted will differ depending on the insurance company and your personal details. We try to keep the 10 best priced companies in our portfolio of offerings for clients so that we can win that pricing game for them. We strive to be a “one stop shop” where shoppers can call us to browse rates and plans and know that we are going to help them get from an over-priced Plan F with an A rated company into the same Plan F with a more client friendly A-rated company. “It gives us great satisfaction to help save a couple or a widow a lot of money that they can then go out and spend on their next trip or spoil the grand-kids with”. **Doug asks the rhetorical question: “Why over-pay for the identical plan?!!!”**

Medicare Supplement Plan Education Reduces Over-Paying

Even though Plan G can usually shave hundreds of dollars per year off of Medicare Supplement coverage costs, people buy Plan F over Plan G at a 10 to 1 ratio. Retirees often buy what their older friends and relatives own and also often make buying decisions based on very expensive TV ads and mailers... **BUYER BEWARE:** that TV ad is paid for by YOUR PREMIUMS. Yes, your premiums pay for those ads! Sounds simple but some retirees have said to me when they’ve found out they were paying as much as \$30 to \$50 too much for the same plan: “I just wanted to retire and I didn’t want to think about it”. Advertisers know that people pay for “ease” but that “easy buy” may be a lot more expensive than it’s worth. A quick phone call or email to our offices may take 30 minutes for the review and another 30 minutes to sign and return mailed applications but that hour

or so could end up saving you over \$5000 during your retirement! Not bad for an hour's worth of work. You may well ask: "How's that?" Look at the numbers: if you save \$45 per month per person or couple on getting the same Plan F for a \$45 savings per month, that's \$450 savings the first year. Now we can assume that all rates go up on an annual basis to keep up with inflation. We can also assume that the competing companies raise their rates about the same: your annual savings of \$540 times 10 years amounts to \$5,400 in savings compared to the old plan F you were in.

Annual Reviews

We keep our "ears to the ground" on pricing every year. We know which companies are the most competitive in your zip code. The lower rate that we find for you as your "assistant shopper" is locked in for 12 months. If you buy in April, that rate will stay there for 12 months. **Once you choose us to go to work for you WE KEEP WORKING FOR YOU year in and year out!**

When you have turned on savings with us on your Medicare Supplement we want you to continue saving money by calling us every 12 months to see if any companies have lowered their prices or if any A rated companies have moved in to your area and are offering better rates. We have one of the most successful offices in America and that longevity and experience pays off for our clients. We are free to offer our clients dozens of companies so that they win the pricing game when purchasing their Medicare Supplement Plans. We are not a "captive agent office" that is only allowed to quote one company (note: Doug started out as a captive agent but when he found out he was not able to offer the lowest prices to his clients he immediately moved on to a position where he could offer the best prices for identical products). If you have health issues it is especially important to buy right the first time while you are still under open enrollment (usually 6 months prior and 6 months after your birthday). You want to lock in the lowest rate that you can when you are starting out at 65 since the opportunity may not present itself again due to health issues. **If you are healthy (and even not so healthy!) then you want to make your good health go to work for you by hitting the "re-set" button every few years on the premiums you are paying by finding out from us who is most competitive in the price wars. Doug states, "Insurance companies bet you won't do this but it is the smart thing to do, wouldn't you agree?" Call today to go over your options. Toll Free 1 (844) 444-4468** (Note: A few states like California and Missouri have Medicare Supplement open enrollment every year around the consumer's birthday but most do not).

Doug started out in the insurance field in the 1990's. He had been working with Seniors for many years prior to that as a counsellor and actually met his wife Christine, an RN, while they were both doing volunteer work at a nursing home over 30 years ago.

Doug noticed the high cost of care seniors incurred and realized the vital need to own Medicare Supplement Plans that cover the 20% gaps Medicare doesn't pay. "Christine and I actually had to 'go to bat' for a very sweet elderly lady who needed hospital care and didn't have insurance - we met her while serving meals at Victory Mission's program for the homeless and hungry and helped her get her medical treatment at Christine's hospital. **Gangrene had set into her feet from a burn. She just didn't know how to work through the maze of the medical system to get help. We did know how, and we helped.**" By the way, the lady we helped was a very kind and intelligent woman who had fallen on hard times. Her younger brother was a Naval officer and was out to sea at the time and could not have helped her even if he had wanted to. Her years of kindness came back to her that year. My college friends filled her room with flowers, fruit baskets, balloons and chocolates and she spent a wonderful Christmas week recovering from her surgery.

We continue to help people by showing how to lower the cost of their Medicare Supplement Plans.

Doug says, "We make buying easy by allowing shoppers to call our office (toll free 1-844-444-4486), order quotes and then purchase their plans from us all from the comfort of their homes. With new technology we don't even need to go to a client's home or have them come to our offices – we can take the order over the phone, enter it in our Insurance Company systems and have their new, lower-cost Medicare Supplement Policies mailed right to their homes. Or, in some cases, we mail the application to the client, have them sign and then, once approved, have the Insurance Company mail the policies direct to the client." There is no extra fee for this service. The client only pays for the new, lower premium and we also help clients get a refund of unused premiums from their old, higher cost plans. **Understanding Medicare Supplement Plans is easy because Plan F with company 1 has to be the same as Plan F with company 2** (by law) so there are no surprises for the consumer.

Plan G is so similar to Plan F that we often find it is in the buyer's interest to take a serious look at Plan G if our client can save serious money with it.

Let us help you with your Medicare plan. Our service is free and you will have the same, great coverage – just at the right price.

Being both a trained counsellor and educator Doug brings those skill sets to Seniors trying to find out how to save money on their Medicare Supplement Plans and all the other various retirement planning concerns seniors have. Doug states: "We find that almost 100% of the time retirees #1 concern is, you guessed it, not running out of money and not becoming a burden to their children. We cover all the important bases in those concern areas too by offering guaranteed life-time income annuities (that also give inheritance pay-outs of unspent money in the annuities), Long Term Care Insurance/LTCi (Assisted Living costs \$4,000 per month in most areas of the country now making LTCi a great investment!), and Final Expense Insurance (so family members are not stuck with funeral bills).

Doug believes, "People have worked hard during their working years and their golden years in retirement should not be full of worries due to financial shortfalls often caused by over-paying for Medicare Supplement Plans, paying too much for Final Expense policies and not owning Long Term Care Insurance. We help clients shop for higher interest rates on their Bank CD's too since we have access to the highest rate quotes possible. **We work alongside clients to become what Zig Ziglar calls 'assistant buyers' helping clients shop for the best rate".**

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