

THE EXTEND HEALTH

ADVANTAGE



INSIDE YOU'LL LEARN



WHO WE ARE & THE
BENEFITS OF OUR EXCHANGE.



HOW TO EVALUATE &
COMPARE YOUR OPTIONS.



HOW TO CONTACT US
FOR SIMPLIFIED ENROLLMENT.



ANSWERS TO FREQUENTLY
ASKED QUESTIONS.

Contact Extend Health

Give us a call using the number below and find out how easy enrollment can be. Our benefit advisors are available to help you evaluate your options.

Not ready to call yet? Take a moment to visit the Extend Health website, using the web address printed below. Once online, our powerful, easy-to-use tools will help you find and evaluate the plans that are available to you.



ONLINE

www.extendhealth.com



PHONE

1-866-322-2824

(TTY: 711)

8 am–9 pm, Mon–Fri, Eastern Time

Introducing Extend Health

Trusted advisor for hundreds of thousands of Medicare-eligible people like you

Greetings from Extend Health! We are pleased to have the opportunity to assist you, and to help you make an informed and confident decision as you evaluate your Medicare coverage options. Health care decisions are important, and making the right choice can be difficult. It's our job to make the process easier for you.

THE LARGEST PRIVATE MEDICARE MARKETPLACE

As the country's largest private Medicare marketplace, Extend Health offers individual Medicare plans from over 75 national and regional insurance carriers. We are not an insurance company. We are a resource that gives you access to a wide variety of Medicare Advantage, Medigap (also known as Medicare Supplement) and Part D prescription drug plans from the nation's leading health insurers.

PERSONALIZED SERVICE AT NO COST TO YOU

This marketplace, created by Extend Health and used by hundreds of thousands of people like you, offers you personalized service and assistance with finding and enrolling in the plans that fit your needs. Because individual Medicare plans share a larger risk pool than employer group plans, the plans offered in our marketplace can cost the same or less than your group plan. Best of all, Extend Health provides this service at **no cost to you or your spouse** and/or eligible dependent(s).



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Trusted advisor for hundreds of thousands of Medicare-eligible participants |

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Why Extend Health?

Expanded choice, superior service & objective support

EXPANDED CHOICE

Extend Health's state-of-the-art Medicare marketplace includes thousands of plans from more than 75 of the nation's leading health insurers. This marketplace, accessible by phone or on our website, provides information and quoting to allow you to choose from a wide selection of available plans. Online, you can search for plans and compare them side-by-side. Find more information on how to research your options online on page 6 of this guide.

QUALITY PLANS

All the plans available in our marketplace are evaluated for value and customer service. Extend Health works with top national and regional companies to ensure you are able to choose among quality individual coverage options.

COMPETITIVE PRICES

While what you pay will depend on the type of coverage you select, you have access to more choices in our marketplace, allowing you to select plans better suited to your individual needs. Our research shows that many who have used our services pay about the same as they did for group coverage with their former employer, with some paying slightly less, some paying slightly more. And remember, our services are provided at no cost to you.

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SUPERIOR CUSTOMER SERVICE

Extend Health's service centers are staffed with extensively-trained benefit advisors, each licensed to sell health insurance in specific states. These dedicated men and women take the time to understand your needs, then help you find and enroll in a plan that matches your unique circumstances.

Our benefit advisors are hired only after meeting stringent criteria. They undergo six weeks of training, ensuring they are educated in the specifics of Medicare. Your call to Extend Health will be handled with the patience and understanding you deserve.

OBJECTIVE SUPPORT

Our benefit advisors are objective advocates, with no incentive to sell one insurance carrier or type of plan over another. To ensure objectivity, a benefit advisor's compensation is never tied to the plan or carrier you choose.

EASE OF ENROLLMENT

Your Extend Health benefit advisor will complete your application over the phone and submit it electronically. There is no paperwork to fill out, and your application will be submitted immediately and accurately.

SUPPORT AFTER YOU ENROLL

When you purchase a Medicare plan through Extend Health, we continue to be your advocate for the lifetime of your enrollment. If your needs change or you move, contact us to determine if your plan is still the right one for you. We are available to help you make changes if necessary.



Evaluate Your Options

Take a moment to see what Extend Health offers

We encourage you to take a few moments to visit the Extend Health website. You'll find the web address printed on the inside front cover of this guide. Once online, our powerful, easy-to-use tools will help you find and evaluate the plans that are available to you.

Using our website is optional. If you prefer not to go online, simply call us and speak to a trained expert. While you don't have to go online if you don't wish, our online tools are easy to use, and allow you to search for plans and compare your options any time you like.

Shop & Compare

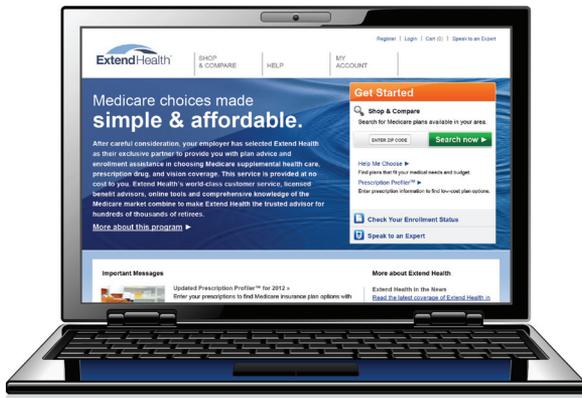
It's easy to compare the plans available in your area with the *Shop & Compare* section of our website. This advanced tool allows you to search by price, plan type, and insurance company and to compare your preferred plans side-by-side.

Certain plans allow you to check out from your shopping cart and complete your enrollment online. If the plans that interest you do not allow you to check out, note their name to discuss on the phone with your benefit advisor, or create an account and add these plans to your cart for later review.

Help Me Choose™

Help Me Choose simplifies the search process by matching you to the plans that fit your needs based on answers to three questions. To use *Help Me Choose*, click a *Shop & Compare* link, then select any *Help Me Choose* link.

THE EXTEND HEALTH ADVANTAGE



Prescription Profiler™

Prescription Profiler is a powerful proprietary tool that allows you to find the plans that cover your prescriptions with the lowest estimated annual out-of-pocket cost. Search for plans by clicking any *Prescription Profiler* link.

Understanding Medicare

Clicking the *Help* tab allows you to access our *Understanding Medicare* section, which explains many components of the federal Medicare program.

My Account & Personal Profile

Creating an account on the Extend Health website allows you to save your prescription drug information, add family members, search for and save plans, and to track the status of applications. To create an account, simply click the *My Account* link.

Once your account is created, consider completing your *Personal Profile*. The personal profile section of our website allows you to save information on your medical preferences and history. Saving this information to your account helps ensure an accurate, efficient, and quick enrollment.

Even if you choose not to create an account or complete your personal profile, you're still able to search for plans online and compare your options.

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Frequently Asked Questions

Extend Health has simplified complex Medicare decisions for hundreds of thousands of retirees. After helping so many, we understand that many people have similar concerns. Below are answers to some of our most frequently-asked questions.

Will my new plan be as good as my current plan?

Individual Medicare plans work differently than group health insurance plans. We work with the top national and regional insurance companies to ensure that you will have quality individual plan options. There will likely be individual plans available that are similar to your current group plan, but there may be plans that are a better fit for you. Our multiple options give you the ability to find a plan that closely matches your specific needs.

What can I expect to pay for my new plan?

What you will pay depends on the type of plan that you select. Extend Health's research shows that many people will continue to pay about the same as they did under group coverage with their former employer, but some may pay more and others will pay less. As a general rule, Medicare Advantage plans tend to have lower premiums than Medigap plans but require copayments for services. Medigap plans tend to have higher premiums with low or no copayments for services. During the enrollment season your Extend Health benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available to you.

Can I continue to use the same insurance company?

In many cases, yes you can. However, while we recognize the importance of staying with a trusted insurance company, understand that employer-sponsored health plans and individual health plans may work differently, even when provided by the same insurance company. Your current insurance company may not offer an individual Medicare plan that matches your specific needs. Extend Health will compare your current insurance carrier with other carriers, allowing you to find the plan that fits your needs. That plan may be provided by your current carrier, or you may discover another insurer offers a plan that is a better fit for you.

Will Extend Health be available to assist me next year?

Yes. When you purchase a Medicare plan through Extend Health, we continue to be your advocate for the lifetime of your enrollment. If your medications or needs change, or you move, contact us to determine if your plan is still the right one for you. We are available to help you make changes if necessary.

Will I pay more for a plan I purchase through Extend Health than one I purchase directly from the insurance carrier?

The answer is no – your premium will be the same either way. Our business receives a commission from the carrier when we enroll you in a plan – that is how we are paid for the service we provide – but the commission doesn't affect the premium amount in any way. Additionally, our benefit advisors are objective advocates. To ensure objectivity, a benefit advisor's compensation is never tied to the plan or carrier you choose.



Call Extend Health

Benefit advisors are available to help you evaluate your options and select the best plan(s) for your needs. Give us a call and find out how easy enrollment can be. You'll find the phone number printed on the inside front cover of this guide.

When you call, our telephone system will connect you with a benefit advisor licensed for your state. To accurately connect you, our system will ask for your zip code and the last four digits of your Social Security number.

When your benefit advisor answers the phone he or she will be prepared to help you.

CONSIDER YOUR PRIORITIES

Your benefit advisor will ask a few questions in order to accurately evaluate your needs. If you like, write your answers on a separate piece of paper to reference during your call.

- *Have you found a plan that interests you? Write down its name and reasons you prefer it.*
- *Is it important for you to keep your current doctors?*
- *How many doctors or specialists do you see, and how frequently?*
- *Do you have any medical conditions or upcoming treatments?*
- *Do you have a home in another part of the country or do you travel often?*
- *Do you need routine care while away from home?*
- *Are you opposed to paying copayments or deductibles?*

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 extendhealth.wordpress.com

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Extend Insurance Services, LLC is a Utah resident insurance agency (Utah License No. 104741) and licensed as a non-resident insurance agency or otherwise authorized to transact business as an insurance agency in all states and the District of Columbia. Extend Insurance Services, LLC represents, and receives payment of commissions from, the insurance companies for which Extend Insurance Services, LLC is an agent and sells insurance products and services and may receive other performance-based compensation for its sale of the insurance products and services provided to you. Insurance rates for the insurance products and services offered by Extend Insurance Services, LLC are subject to change. All insurance products and services offered by Extend Insurance Services, LLC may not be available in all states. It is your responsibility to enroll for coverage during the annual Medicare open enrollment period.

Contact Extend Health

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