



## Why Choose Me?

For over 30 years, I have been using my expertise to help people like you! Specializing in Senior Health Insurance I am an independent insurance agent, who is working for you and not the insurance company. I am proud to say that I am certified with all of the major carriers. This means that I am completely unbiased and will work hard to plan with you. Together, we will find the very best plan to meet your medical and financial needs.



*Medicare is like a pair of shoes...  
one size does not fit all!*

Call Today for a **FREE** Consultation

**Neil Koenig**  
**516.220.8860**

[www.neilkoeniginsurance.com](http://www.neilkoeniginsurance.com)

### PRODUCTS OFFERED

Medicare Advantage Plans  
Medicare Supplement Plans  
Part D  
Dental / Vision



**MEDICARE  
QUESTIONS?**  
*We have answers*

– Contact Us –

**516.220.8860**

**NEIL KOENIG INSURANCE**

12 E. Dosoris Lane  
Huntington Station  
New York 11746

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# MEDICARE OPTIONS



*Imagine...*

**No Paperwork**  
**No Confusion**  
**No Stress**

*We handle everything for you!*

# MEDICARE

## Dates & Deadlines

Medicare has multiple dates and deadlines that you must be aware of and adhere to. We track these each year, notate any changes and advise our clients when appropriate. As your advisor, we'll always track yearly Medicare changes and ensure you have the latest information required to make an informed decision.

### OCTOBER 15 – DECEMBER 7

#### Annual Enrollment

This allows you to switch your Medicare Advantage Plans and Prescription Drug Plans without any penalty, underwriting or loss of coverage. Changes made during this time become effective January 1st.

*NOTE: This is not a guaranteed issue period for Supplement Plans*

### JANUARY 1 – MARCH 31

#### Open Enrollment

This allows those enrolled in a Medicare Advantage Plan to change to another Medicare Advantage Plan or return back to original Medicare, and obtain a Supplement Plan and a Prescription Drug Plan.

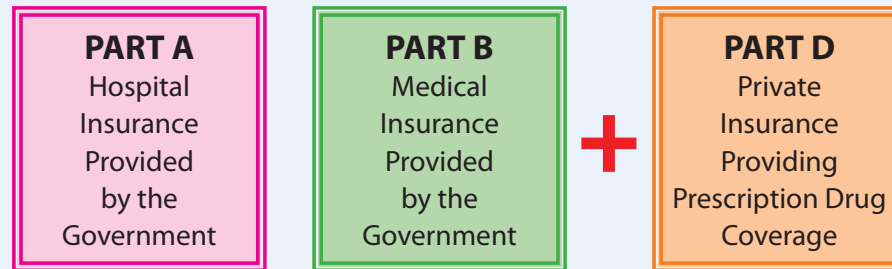
#### Retiring / Losing Coverage Elsewhere

You have only 63 days to enroll into Medicare Part B once you lose your current credible coverage. Or you have to wait until January 1st to apply.

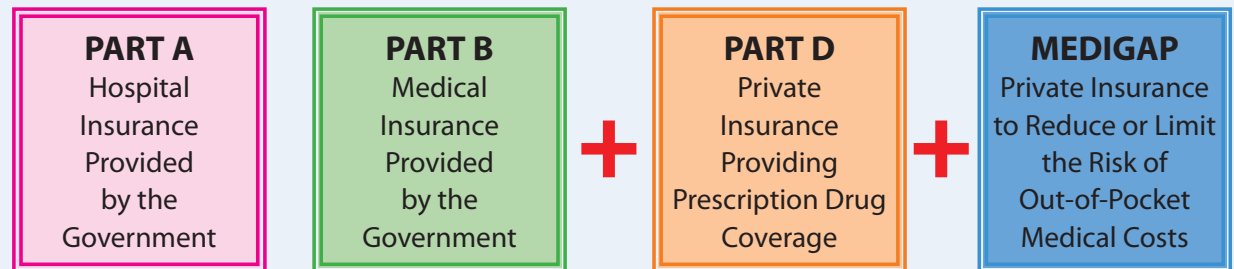
**Part B Enrollment, for those that missed their Initial Enrollment Period for obtaining Part B. Without a Special Election Period, this is the only time you can sign up for Part B. Your Part B would be effective on July 1st of the same year.**

# KNOW YOUR OPTIONS

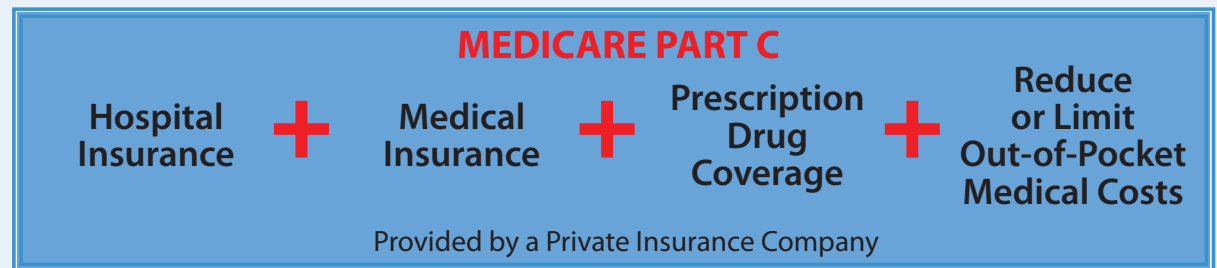
## OPTION 1 - "ORIGINAL MEDICARE" + PART D



## OPTION 2 - MEDICARE SUPPLEMENT + PART D



## OPTION 3 - MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS



## OUR SERVICES INCLUDE

Medicare Needs Analysis

Review of Annual Coverage Changes

Explanation of Medicare Parts A, B, C, D

Research all Plans Available in Your Area

Handling All Your Paperwork

Year round Customer Service

**ALL OUR SERVICES ARE 100% FREE**