



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 advisors, we'll always track yearly Medicare changes and ensure that you have the latest information required to make an informed decision.

### October 15 to December 7 of Each Year - AEP

Annual Enrollment: This allows you to switch your Medicare Advantage Plans without any penalty, underwriting or loss of coverage. Changes made during this time go effective January 1st. **NOTE:** This is not a guaranteed issue period for supplement plans.

### January 1 to February 14 of Each Year - DEP

Dis-enrollment period: This allows those enrolled in a Medicare Advantage Plan to return to original Medicare, and obtain a Supplement Plan and a Prescription Drug Plan.

### January 1 to March 31 of Each Year - OEP

This is an opportunity for those that have Medicare Advantage Plans & Prescription Plans ( Not Medicare Supplements) to switch to a "like" plan if they wish or if they have missed AEP.

### Your Birthday - At Age 65

You can apply for your Medicare A & B card 3 months ahead of the 1st day of your birthday month. Then you can pick your healthcare options. **NOTE:** At this time Medicare Supplements are "Guaranteed Issue" and you cannot be denied coverage.

### Retiring / Losing Coverage Elsewhere

You only have 63 days to enroll into Medicare Part B once you lose your current credible coverage, or Group Plan, Voluntary or Involuntary.

### For More Important Dates, Visit:

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

## ◆ Our Products

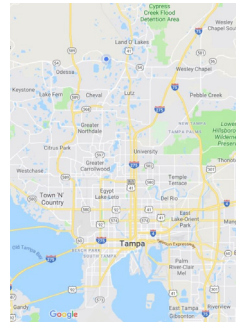
### Supplemental Insurance Medicare Advantage Plans Prescription Drug Plans + Dual Eligible Plans

We carry a variety of plans for those on SSI or a LIS.

## ◆ Our Service Area

### We cover all of the Tampa Bay area.

*We come to you.* We can meet at your home, or at our office. We bring all the required documents to enroll you into the perfect plan of your choice. Just be sure to have your Medicare A+B card.



## ◆ Contact Us

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Better Business Bureau  
A+ Rating



# MEDICARE OPTIONS



## Just Imagine

### No Paperwork No Confusion No Stress



# FREE SERVICE

My name is James H. Willis, III, local St. Petersburg native, **Medicare Maze Master**, and Founder/President of Willis Agency. With so many choices and confusion about Medicare, I wanted to create a FREE service for local seniors to turn to and trust,



so in 1988, I founded The Willis Agency with this goal in mind. I provide accurate and simple-to-understand information about all of your Medicare options. As an Independent Agent, I have access to all the major Medicare insurance plans in the Tampa Bay area (and throughout Florida). This removes any bias I may have, ensuring you get the perfect plan at the lowest possible cost. I work for you, not the insurance companies, so I handle everything for you, start to finish. Call me today for a free Medicare assessment by phone or in person at 813-948-9109.

Caring For You and Yours,  
*Jim*

**THE  
WILLIS**  
AGENCY, INC.

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thewillisagency.com

All of our services are 100% free to you. You'll never pay a fee or pay more for your coverage with us. All rates are fixed by law and our compensation comes from the carriers.

## ◆ Our Services

### Explain Medicare

We take just a few minutes to clarify what Medicare is, so you can better understand your option. We clear up any misinformation and answer questions.

### Discover Your Needs

In order to find the right plan, we ask you a few questions about your medical needs, doctor and hospital choices, budget, lifestyle, etc.

### Research All Options

Using what we know about you, we look at over 50 different Medicare insurance plans from over 10 carriers to find a few choices for you to review.

### Present Choices

Based on your answers, we present several choices and explain the features and benefits of each policy. You're the final decision maker, selecting the perfect coverage for your situation.

### Fill Out Required Paperwork

We travel with all required paperwork from every carrier we represent. We'll handle filling out the application for you.

### Submit to Selected Carriers

After the applications are completed, we will submit them to your selected carriers. We follow up to ensure receipt of the application by the carriers.

*We handle everything for you!*



We have all the plans you'll love.  
Finding the right plan for you is our job.

## ◆ Our Insurance Plans

**Medicare Part A** - This is the Hospital Benefit. You will automatically be issued Part A when you turn 65. Part A is free as long as you have worked at least 10 years in the US. No action is required on your part to obtain Part A.

**Medicare Part B** - This is the Doctor Benefit. You must enroll into Part B yourself within 90 days of your 65th birth month (before or after) or pay penalties and face delayed coverage. If you have credible health coverage from work, you may be allowed to delay obtaining Part B.

**Medicare Part C** - Medicare Advantage Plans. We offer over 50 MA Plans in Tampa Bay, Florida, that combines Part A, Part B and Part D benefits into one complete insurance policy, often for \$0 Monthly Premium! We have PPO's, HMO's and SNP plans for low-income clients. Part C plans often include transportation, dental, vision, gym memberships, chiropractic and more!

**Medicare Part D** - This is Medication Benefit. Prescription drug coverage is "optional" but if you don't have it, you will be fined once you obtain it. We offer 7 different plans starting as low as \$28 per month for excellent coverage.

**Medicare Supplemental Insurance Plans** - Also known as "Medi-Gap" or "Gap" plans. We can quote several insurance carriers with many different plans. Plan F is the most popular and offers the most coverage, covering everything that original Medicare does not. Plan N is also very popular. We offer plans: A, B, C, D, F, High Deductible F, G, K, L, M and N.

**Free Medicare Assistance**  
**813-948-9109**