

RETIREE HEALTHCARE PLANNING

We're here to help.



Healthcare in retirement

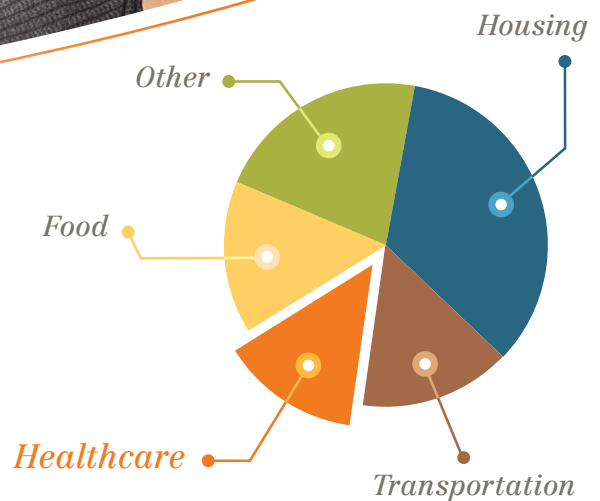
Retirement can be a confusing time regarding healthcare selection and requires thoughtful planning. Recent changes in the healthcare marketplace have made individual insurance plans more affordable and the responsibility of selecting a plan resides with you.

We have partnered with SelectQuote Benefit Solutions who can help you evaluate your healthcare options. They can answer your questions and help you select a healthcare plan that provides the right coverage for you and your dependents. This service is free and there is no obligation.

SelectQuote Benefit Solutions provides you with unbiased price comparisons from multiple insurance carriers on healthcare and Medicare plans. Their insurance exchange partner provides pre-65 retirees with 70+ carriers to choose from. Medicare-eligible retirees can compare multiple highly-rated Medicare Supplement, Medicare Advantage and Medicare Part D Prescription Drug Plans.

Their Medicare plans often provide equal or better coverage than employer-based insurance, generally with lower monthly premiums and gross savings of 25%-90%.

For Pre-65 individuals, the Affordable Care Act allows certain individuals coverage at a lower cost if eligible for federal subsidies. These subsidies are designed for people who earn between 138% and 400% of the Federal Poverty Line, currently about \$28,725-\$94,200 for a family of four or \$15,856-\$45,960 for an individual. If your income is under these limits, it may be more cost effective to purchase an individual policy and receive the subsidies to help pay the premium.



Distribution of Average Household Spending by Medicare Households

Healthcare expenses can consume 12-15% of income during retirement. Without adequate planning and risk protection, healthcare costs can significantly impact your wealth.

Kaiser Family Foundation analysis of the Bureau of Labor Statistics Consumer Expenditure Survey Interview and Expense Files, 2012.



Take time to review your retiree healthcare options

With a single phone call, you can talk with a dedicated agent who will personally help you make the best decision for yourself and your family. With changes in healthcare coverage, you may have questions regarding coverage options and SelectQuote can help you navigate the marketplace by shopping multiple insurance providers to find medical coverage that meets your needs and budget.

As a reminder, if you or your covered dependents are eligible for Medicare coverage, you must first enroll for Medicare Parts A and B before purchasing additional coverage. Enrollment should be done 60-90 days prior to the desired effective date for the Medicare coverage. Enrollment can be done online at www.socialsecurity.gov/medicare/apply.html, by visiting your local Social Security office, or calling Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

To get started with our trusted partner SelectQuote follow the simple steps below:

Step 1

Call SelectQuote Benefit Solutions. You will be prompted to select 1 for Medicare coverage or 2 for pre-65 Healthcare coverage. Your licensed agent will guide you through your healthcare coverage options with absolutely no cost or obligation to you.



Step 2

Your personal agent will shop multiple carriers saving you time and money. Based on your eligibility, they will compare individual healthcare plans or Medicare coverage plans including Medicare Supplement, Medicare Advantage and Medicare Part D Prescription Drug Plans.



Step 3

You choose a plan that is right for your healthcare needs and budget.



Visit the SelectQuote Benefit Solutions website below to learn more about healthcare coverage and the services available to you. This site provides information and tools to help you navigate your Medicare and health insurance options along with informational videos to help you learn more.

Call for a free, no obligation consultation with a licensed agent. We are here to help.

**Call 1-888-326-8272 today or visit
www.ferrellgas.sqbenefits.com**

