

Free Medicare Seminar!

You're invited to attend a FREE dinner and educational Medicare seminar!



FEB 15

6:00PM

Gino's Italian Restaurant

819 W Palmdale Blvd

Palmdale, CA 93551

I will never steer or lead you to any one plan.

I am a local, independent insurance agent who specializes in Medicare. I understand everyone has different health and budgetary needs and one plan does not fit all. I give you the power to compare and the freedom to choose the plan that's right for **YOU**.

There will be NO enrollments or sales at this seminar, so leave your checkbook at home.

Here's what we will discuss before deciding on which plan is right for you:

- **Enrolling in Medicare** – Do you need to enroll in Medicare? Is your coverage through your employer enough? Will you be penalized if you do not enroll on time?
- **Medicare Supplement Insurance Plans (Medigap)** – There are many different plans offered by many companies and the price from one to the other can vary greatly. I can compare the costs of these plans for you and help you understand how the plans work.
- **Medicare Prescription Drug Plans (Part D)** – Formularies, drug tiers, copays and deductibles...I will help you understand them all.
- **Medicare Advantage Plans (Part C)** – Some Medicare Advantage plans offer a low to no plan premium and extra benefits, such as vision, hearing, gym memberships, and more.
- **Group Employer Health Coverage** – Some Medicare plans may offer greater coverage and richer benefits at no extra cost to you. I have helped many people save thousands of dollars a year by switching their plan!

More information
on the back!

Enrolling in Medicare and choosing a plan is one of the most important decisions you will make. You should be educated about all of the rules before you make these decisions. If you call one of the advertisements you received in the mail, they will only explain **THEIR** plan. At our one-on-one appointment after the event, I will explain **ALL** plans types and I am completely unbiased. **A sales representative works for a company, but as an independent agent, I work for you!**

A little about me:



Michael Viramontes | CA Lic. 0M89837

I have worked in the insurance industry since 2011 and have seen firsthand how confusing Medicare and health insurance plans can be for many consumers. I love helping my clients save money and get the most out of their health plan. I am passionate about helping you understand your plan and working together to find the right one for you. Remember, as an Independent Agent, I work for you! I can't wait to help you. See you soon!

In collaboration with



The seminar will be on:

Wednesday, February 15, 2023

Gino's Italian Restaurant • 819 W Palmdale Blvd, Palmdale, CA 93551

Presentations will start 6:00 pm sharp!

The seminar will last about 30 minutes. Feel free to ask as many questions as you want!

To register, call 661-526-0311, TTY 711

Monday-Friday 8:30am - 5:00pm PST

You will not be asked for any personal information, you will only be asked:

- Your name (optional)
- How many people will be attending (required)

No small children please.

This event is for educational purposes only, no plan benefit information will be shared. Free dinner with no obligation to enroll. For accommodations of persons with special needs at meetings, call 661-526-0311 TTY 711, Monday - Friday, 8:30am - 5:00pm PST. By calling the number above, you will be directed to a licensed insurance agent. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. MULTIPLAN_AGAMO202212_M.