

Free Medicare Seminar!

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



JUN 21

6:00 PM

**Gino's Italian
Restaurant**

819 W Palmdale Blvd
Palmdale, CA 93551

JUN 27

6:00 PM

**Greenhouse
Cafe**

1169 Commerce Center Dr
Lancaster, CA 93534

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)** – With Parts A and B bundled together and can include Part D, you have an alternative plan that gives you the coordinated care for your needs.
- **Group Employer Health Coverage** – Some Medicare plans may offer greater coverage and richer benefits at no extra cost to you. You may save thousands of dollars a year by switching your plan!

**More information
on the back!**

Choosing a Medicare plan that best fits your needs is one of the most important decisions you will make.

You should be educated about all of the rules before you make these decisions. I can imagine your mail is stacked with lots of advertisements about Medicare plans. Work with me in your free one-on-one appointment after the event and I will explain your available plan options in the easiest way possible.

As an independent insurance agent, I work for you!

A little about me:



Michael Viramontes | CA License #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 Insurance Agent, I work for you! I can't wait to help you. See you soon!

In collaboration with



The seminars will be on:

Wednesday, June 21, 2023 - 6:00 PM

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

Tuesday, June 27, 2023 - 6:00 PM

Greenhouse Cafe • 1169 Commerce Center Dr, Lancaster, CA 93534

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

**To register, call (661) 403-0722
TTY 711 (Toll-Free, 24 Hours)**

or go online at www.youRSVP.com and enter code: VUMJE

Free dinner with no obligation to enroll. This event is for educational purposes only, no plan benefit information will be shared. For accommodations of persons with special needs at meetings, call (888) 897-0199, TTY 711 M-F, 9am-5pm PST. By calling the number above, you will be directed to a licensed insurance agent. Other providers are available in our network.