

## Confused by Medicare? ***You are not alone!***

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You're invited to attend our **Educational Workshop** for people who *need to enroll in Medicare* within the next few months

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Thursday, February 26th @ 11:00 AM CST  
at **4 Little Pigs Bar-B-Que** in Benton!

Some of the topics we will address at the workshop include:

1. **What do you have to do to enroll in Medicare?** What does it cost and when does it begin?
2. **There are dozens of Medicare Supplement Plans available.** Do you know the single most important thing about them? **Knowing this one thing can save you a lot of money!**
3. **What are Medicare Advantage Plans and how do they differ from Medicare Supplements?** What are HMOs, PPOs and PFFS plans? You need to clearly understand the differences (**and there are *major* differences**).
4. Are all **Medicare Prescription Drug Plans** the same? Hardly, there are many plans in every state and there can be big differences in premiums, deductibles, co-pays and formularies. Did you know that Medicare will penalize you for not enrolling in a drug plan, even if you don't take any drugs?
5. What if you have **retirement supplement coverage from your former employer?** Should you keep that coverage or switch to another plan? (Sometimes "Yes", sometimes "No"). **I'll help determine what's right for you.**
6. Did you know that you have guaranteed insurability for a 6 month period after enrolling in Medicare Part B? After that time, those guarantees disappear forever. **For some people, this will be the most important thing I will talk about!**

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*Medicare can be confusing; you really need to have a clear understanding from the beginning!*

**Leave your checkbook at home – this is an educational event only**

I offer all the top companies and plans and can help you later if you need us. This event is for you to relax, ask questions and enjoy your **FREE meal** without obligation to enroll!

Reserve your seat now by calling **270-776-9040/TTY:711** or  
Online at **[www.brianmulloy.com](http://www.brianmulloy.com)**

Thursday, February 26th @ 11:00 AM CST  
**4 Little Pigs Bar-B-Que**  
198 West 5th St.  
Benton, KY 42025

Cost: **FREE** for you, your spouse and your age-appropriate guest **OVER →**

**Seating will be limited to the first 25 to call, so please call 270-776-9040/TTY:711 today!**  
Attendance is limited so I can answer all questions and spend time with each of you.

### **Why you should attend our workshop...**

I know you receive lots of mail every day from many different companies advertising **their** plans. If you call one of those companies, they will only tell you about their plan hoping you'll choose it even if you haven't compared it to anything else. I offer all of the top plans and companies and have no bias so I can remain objective while helping you find the right plan to fit your needs.

### **Knowledge IS Power...**

Do not rely solely on TV commercials, "brand names", perceived company reputations, limited sales brochures, or websites. **You'll make the right choice once you know all of the facts.**

### **Why you need a local licensed agent...**

Have you ever called a company and tried to navigate a dozen menus trying to reach the correct person or department you need? It can be time consuming and very frustrating.

I am local and available year round to answer any questions or deal with any problems you may have. **You will have my cell phone number and my email address and all calls and emails will be returned promptly.** When dealing with doctors, insurance companies and even the government, having an advocate who's on YOUR SIDE can be very helpful.

### **About your Speaker...**

I'm Brian Mulloy and I am dedicated to helping people find the right Medicare plan for them at the lowest possible cost. I have been a licensed insurance professional for many years and turned my focus completely to Medicare options several years ago. I did that because I knew people were searching for guidance in this confusing and complex area and they were not finding un-biased help. **I'm here to solve that problem.**

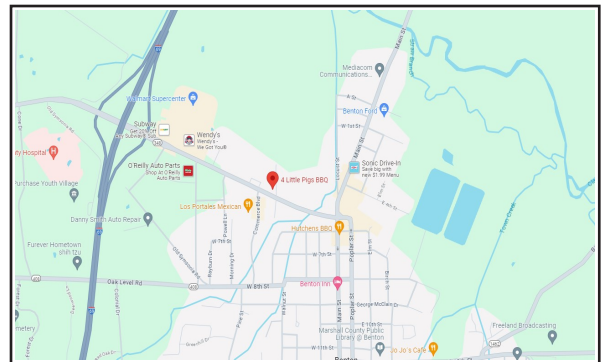
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**Call now to reserve your place!**

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**Can't attend the workshop? Call me with your questions!**