

## *I-TURN-65.net* Can Help

### **Who is *I-TURN-65.net*?**

We are a division of an independent insurance agency. We do not work for an insurance company—***we work for you!*** Our ability to represent a broad selection of insurance carriers ensures that we can find the coverage you need at a price you can afford.

### **No Additional Cost to You**

Receive no-cost personalized service and expertise from a local *I-TURN-65.net* agent. Our agents are compensated directly by the individual insurance companies we represent.

### **We Invite Your Inquiries**

*I-TURN-65.net* specializes in educating and helping Medicare beneficiaries select a Medicare Advantage or Medicare Supplement Plan that best fits your needs.



Dwayne L. Scales is available to answer your questions.

Call **(503) 691-2978** or visit ***www.I-TURN-65.net***

## You Have Choices!

When it comes to Medicare plans, you have choices.

## We Can Help!

## Your Clinic Information and Logo

For more information, to RSVP, or schedule an in person consultation, please contact:

### **Senior Insurance Specialists**

**Dwayne L. Scales**

**(503) 691-2978**

**Dwayne.Scales@Yahoo.com**

***www.I-TURN-65.net***

## FREE Medicare Information

**SAMPLE COPY**



## Your Clinic Name

*is partnered with*

**Senior Insurance Specialists**  
to provide **FREE Medicare Informational Meetings**

## Enrolling in Medicare

Many people are not aware that they may not be automatically enrolled in Medicare when they turn 65.

**Plan ahead...** reach out to us at least three months prior to turning 65 to avoid late enrollment penalties.

1. Are you drawing Social Security?
2. Are you still actively working?
3. Are you covered by your spouse?

If you're turning 65 or qualifying for Medicare due to a disability, you have seven months to enroll in Medicare.

### - Initial Election Period -

Begins three month prior to your eligibility month, the month of, and ends three months after.



**Call (503) 691-2978**

to confirm your enrollment date

**Senior Insurance Specialists**

## What you need to know about the Extra Help Program

If your income and resources are lower than the amounts on the chart below, you may qualify for extra help with your prescription costs and have an opportunity to change your plan.

2020 Amounts	Single	Married
Monthly Income	\$1,615	\$2,175
Resources	\$14,610	\$29,160

## Other Election Periods & Important Dates

There are other election periods that allow you to enroll or change plans throughout the year.

- **Annual Enrollment:** October 15 - December 7
- **Open Enrollment:** January 1 - March 31
- **Special Election Periods includes the following:**  
Qualifying for Extra Help, change in residence, and losing employee coverage

## Senior Insurance Specialists will answer these questions

1. *What's the difference between Medicare Advantage & Medicare Supplement?*
2. *How do I qualify for help with my Medicare premiums?*
3. *Do I need more coverage than what I currently have?*

To learn more visit: [www.I-TURN-65.net](http://www.I-TURN-65.net)