

What to expect during your Medicare plan consultation

Your guide to a clear, comfortable and compliant enrollment.

Our commitment to you

We're here to help you understand your Medicare plan options in a clear, respectful and pressure-free environment. Our licensed agents follow Centers for Medicare & Medicaid Services (CMS) guidelines to ensure your experience is compliant and informative.

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How your consultation will work

Your consultation can take place by phone or online — whichever is more convenient for you. During this conversation, your agent will:

- Verify your name and basic contact information.
- Confirm your Medicare plan eligibility and current coverage (if applicable).
- Provide a brief overview of the consultation process.
- Ask your permission to discuss plan options.

Note: This is a no-cost, no-obligation consultation.

What will be covered in the appointment

Your agent will guide you through topics such as:

- The difference between Original Medicare, Medicare Advantage and Medicare Supplement (Medigap) plans.
- Prescription drug coverage options (Part D).
- Plan availability in your ZIP code.
- Costs associated with different plan types (premiums, deductibles, copays).
- Benefits like dental, vision, hearing, over-the-counter allowances and more (when applicable).
- Extra help or state assistance programs, if eligible.

You'll also have time to ask questions and get help comparing plans side by side.

What you'll need for the call

To make the most of your consultation, please have the following ready:

- Your Medicare card (if you've received it).
- A list of your doctors and specialists.
- A list of your prescription medications.
- Any questions you'd like to ask.

Typical consultation time frame

Your Medicare plan consultation generally takes 30 to 60 minutes, depending on your questions and the complexity of your needs. We'll go at your pace to ensure you feel informed and confident every step of the way.

After the appointment

If you decide to enroll in a plan, your agent will walk you through the application process, step by step. If you need more time, you're welcome to take notes and follow up later. There's no pressure to enroll on the spot.

Your rights

- You will never be charged for your consultation.
- You're not required to enroll in a plan.
- Your information is kept private and secure.
- You may stop the conversation at any time.

This consultation is provided by a licensed insurance agent. We are not connected with or endorsed by the U.S. Government or the federal Medicare program. Let's make Medicare simple — **schedule your consultation today.**

Trusted with HSAs.
Ready to help with your Medicare plan.

Let's find the right plan for you — schedule your appointment with a licensed agent today.

hsabank.com/MedicareConsult

844-309-1205 (TTY: 711)

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. Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation for insurance.

Visit **hsabank.com/MedicareConsult** or call to schedule your complimentary consultation today.

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