

Confused by Medicare? *You are not alone.*

You're invited to attend our **Turning 65 Workshop** for people who *need to enroll in Medicare* within the next few months

Tuesday, July 24th @ 11:00 a.m. or Wednesday, July 25th @ 6:00 p.m.
at **Tiffany's Restaurant** in Des Plaines!

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 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!**

Reserve your seat now by calling **312-684-8020**

Tuesday, July 24th @ 11:00 a.m. or Wednesday, July 25th @ 6:00 p.m.
Tiffany's Restaurant
2179 E. Touhy Ave
Des Plaines, IL 60018

Cost: **Free** for you, your spouse and your age-appropriate guest

OVER →

Seating will be limited to the first 20 to call, so please call 312-684-8020 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 best 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 advisor...

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 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...

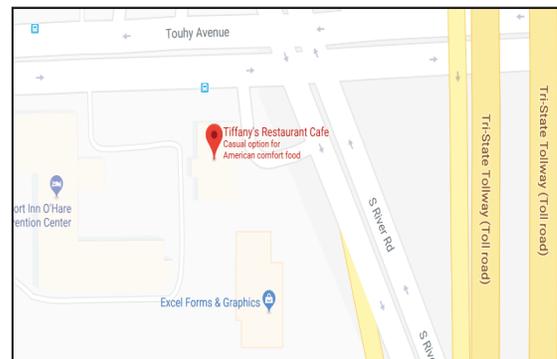
I'm Don Sakamoto and I am dedicated to helping people find the right Medicare plan for them at the lowest possible cost. I have been a licensed insurance professional for many years and turned my focus to Medicare options. I did that because I knew people were searching for guidance in this confusing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

Call now to reserve your place!

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