# EMERALD MEDICARE CAN HELP YOU GET THERE.

#### WHAT DRIVES US

At Emerald Medicare. we know how important it is to feel confident in vour Medicare choices as you approach retirement. With licenses in over 30 states, we serve as fiduciaries-meaning we remain unbiased & always put your needs first.

Our mission is to provide you with the auidance, education, and support you deserve as you navigate Medicare. Úsing a mix of compassion, clear communication, and powerful tools, we help simplify the process and ensure your healthcare needs are fully considered-today and in the future.

### **ALWAYS EDUCATING**

We believe that informed choices lead to better outcomes—especially when it comes to Medicare. That's why education is at the heart of what we do. All year long, we host free public webinars and inperson workshops to help you understand your options and feel confident in your decisions.

Our Director, Mark Brownstein, CSA, also offers complimentary consultations—by phone, Zoom, or in person—so you can learn exactly how we can support you. Once we begin working together, our experienced team will provide year-round guidance to help you, your spouse, or your family get the most from Medicare.

## **HAVE QUESTIONS? WE HAVE ANSWERS**

When you have questions about Medicare coverage, enrollment, or cost-saving programs, we're here to help. From understanding Medicare Parts A, B, and D to knowing what to doand when—we make sure nothing gets lost in the shuffle and that you always know your next steps.

We also assist with transitioning from employer coverage, explaining important timelines as you head into retirement. Plus, we encourage the use of simple, secure digital tools that make the process easier-so you never feel overwhelmed or left on your own.

## A FOCUS ON **COST SAVINGS**

By leveraging cuttingedge technologyincluding Al-we offer instant Part D drug cost comparisons and therapeutic alternatives during plan selection and reviews. We also help our clients access valuable programs like the Life Changing Event form for sudden financial shifts, as well as the Medicare Savings Program (MSP), Extra Help, or Low-Income Subsidy, based on eligibility. These options can reduce drug costs and Part B costs for those who qualify.

As a courtesy, we routinely submit forms to local Social Security offices on your behalf. We also refer clients to trusted senior advocates and share vital aging support resources.

#### THE ROAD AHEAD

Healthcare isn't onesize-fits-all-and neither is Medicare, Plans. premiums, and coverage details can change every October, which is why staying informed is so important. At Emerald Medicare, we stay on top of these changes so you can feel protected, confident, and in control of your healthcare decisions.

Whether you need help choosing a plan for the first time or want ongoing support year after year, our team is here to guide you. Let us show you what it means to do Medicare right-with empathy, education, and a commitment to your well-being.





Mark Brownstein is a fully licensed Medicare professional in 31 states. He served as president of his local Financial Planners Association (FPA) three times and received industry recognition as a leader who is both committed to the highest fiduciary standards and to service quality. Mark and his team have provided Medicare solutions for more than 3,000 clients. In addition, he has presented educational workshops for more than 4,000 clients and trusted advisors. Mark is also a Certified Senior Advisor.





