

Freedom Premier Financial Group, LLC.

Insurance Specialist - 13+ Years of Experience

Edward D'Agostin, Jr.

President

Medicare Advantage Plans

YOU CHOOSE FROM PROVIDERS THAT ARE IN NETWORK*

- A. Several plans have \$0, no monthly premiums and include medical and prescription coverage. Some plans do charge a monthly premium.**
- B. You pay as you use the plan. Example: You would pay a copay for doctor visits. With covered Preventative Services, there are no copays.**
- C. With a hospital stay you pay a copay per day up to a certain number of days. Then you pay nothing after that. (Ask about our Hospital Supplemental plan. It pays your Hospital Co Pays for an in hospital stay).**
- D. There are two types of plans: HMO and PPO**
- E. HMO - You must choose a primary care physician that is in network and takes the plan. In most situations you must get a referral to see other doctors such as specialists. You must only use in network doctors and providers unless it is a true emergency.**
- F. PPO - You choose a primary care physician, but you do not have to get a referral to see in network providers. If you choose to go out of network, you will pay more out of pocket than with in network providers.**
- G. There are limited Dental, Hearing, and Vision Benefits. (See the Summary of Benefits per plan).**
- H. Most plans include the Gym membership at no cost.**

***Exception: With a PPO Plan you may go out of network if the provider agrees to accept your plan, but you will pay higher costs.**

IMPORTANT: PLEASE CALL US TO GUIDE YOU AS THERE IS NO COST FOR OUR SERVICE. YOU PAY THE SAME COSTS FOR THE PLANS. YOU WILL HAVE A LOCAL FLORIDA AGENT IF NEEDED FOR FUTURE SERVICE.

2539 Sutherland Ct.

Cape Coral, FL. 33991

Office - (239) 558-8350

Cell/Text (239) 284-8065

Email: edfpfg@gmail.com

Website: www.eddiedinsurance.com

"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