

From: Weiss Ratings <ratings@greyhouse.com>

To: Kester, Tonykester@aging.sc.gov

Date: 11/2/2016 11:03:31 AM

Subject: Open Enrollment is Going On Right Now! Make Sure You Have the Medicare Supplement Buyers Guide for Your Patrons!

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Help your patrons save thousands with  
**THE MEDICARE SUPPLEMENT BUYERS'  
GUIDE & PREMIUM CALCULATOR**  
Try a free demo for your library today!

Open enrollment for patrons to switch Medigap policies is **October 15 to December 7**, so you'll want to subscribe now so your patrons can take advantage of these important buyers guide to help make a change to their policy.

Choosing the right Medigap plan can be frustrating... And expensive if you choose the wrong plan. Give your patrons the helpful guidance they need to navigate their healthcare options with Weiss Ratings' *Medicare Supplement Buyers' Guide & Cost Calculator*. This PDF report is **individually customized for each user, letting users know what Medicare does and does not cover for this year and the next**. This resourceful online tool takes the confusion out of Medicare enrollment, and makes filling gaps in healthcare coverage quick and easy.

**[Check out a Sample Report Right Now!](#)**

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***Check out this recent news about Medicare:***

**Millions of American seniors will overpay for Medicare Supplement insurance by thousands of dollars! Here are 3 secrets from *The Weiss Weekly Roundup* that your patrons **NEED** to know that insurance companies won't tell you:**

1. **All Medicare Supplement Plans Are Identical:** All the Medicare Supplement insurance plans (and there are ten of them... Plan A, Plan B, Plan C, etc.) are standardized by the U.S. government. This means the coverage insurance

companies provide for each plan must be identical. All Plan A coverage is the same from every provider, all Plan B coverage is the same from every provider, and so on-right across the board.

**2. Higher Premiums Don't Mean Better-or More-Coverage:** As said before, all providers must adhere to the standard for each plan. Since the plans are all standardized and are all the same, the higher premium for one provider doesn't mean you are getting more coverage than you would from a provider charging a lower premium.

**3. Higher Premiums Don't Guarantee a Stronger Provider:** Now, you may be wondering if the higher premiums are coming from providers who are stronger, and more financially stable. That is not the case, in many instances the highest premiums are coming from companies with very low Weiss Safety Ratings.

According to The Motley Fool, LLC Article, [Why Your 2017 Social Security Increase Probably Won't Make It Into Your Monthly Check](#), "...the Social Security Administration released final numbers that show that the cost-of- living adjustment for Social Security in 2017 will amount to just a 0.3% increase. As if that weren't bad enough, most Social Security recipients won't see any increase at all, because the Medicare premiums withheld from their monthly benefit checks will rise just enough to eat up the entire cost of living adjustment."

**The data that we have been collecting on Medicare insurance for over 40 years has shown that at least half the insurance companies in America are overcharging for Medicare Supplement policies. Your patrons need this critical information if they are thinking about purchasing Medicare supplement insurance this year!**

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**Call your Account Manager at  
our Amenia, NY office at (800)  
562-2139 or email  
[ratings@greyhouse.com](mailto:ratings@greyhouse.com)**

**See for yourself how the  
Buyers' Guide and Premium  
Calculator can benefit your  
patrons today.**

*Act now to make  
this important  
resource available  
in your library!*

**The Medicare Supplement Insurance Buyers' Guide provides  
easy-to-understand guidance to help your patrons:**

**[Learn What Medicare Does and Does Not Cover](#)**

**Find Out Options** - Decide whether to fill the gaps in coverage with a Medicare Advantage Plan or combine Medicare Supplement Insurance with Medicare benefits.

**Pick the Right Medigap Plan** - All Medigap plans are explained in detail: what is covered under each plan, which plans are available in each user's area, and how to switch policies.

**See the Premium Rates** - Premiums are listed for each Medigap plan, so it's easy to compare rates from one insurer to the next.

**Locate the Best Insurers** - Find out which insurers are recommended and which companies to avoid. Insurers are ranked by their Weiss Financial Strength Rating, so users can be sure they are selecting the best companies based on the best combination of price and strength.

**Find an Authorized Agent** - Contact information and phone numbers are provided for each insurer in users' areas (as well as Weiss Financial Strength Ratings) to make selecting an insurer fast and simple.

**The rates for identical plans can vary tremendously depending on the provider, so this customized report can save a user thousands of dollars per year.** With their own personalized Buyer's Guide & Premium Calculator, users can compare plans for their specific circumstances. This unique report lists all companies selling Medigap in their area AND the actual rates they charge. This money-saving tool is not available in any other resource.

**SEE ALL YOUR OPTIONS - ENJOY FREEDOM OF CHOICE - SAVE VALUABLE TIME & MONEY - LEARN THE BEST AND WORST PROVIDERS**

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Combining the Strength of Weiss Ratings and TheStreet Ratings  
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(800) 562-2139 | Fax: (518) 789-0556 | [ratings@greyhouse.com](mailto:ratings@greyhouse.com) | [www.financialratingsseries.com](http://www.financialratingsseries.com)

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