



Pacific
Union
College



Explore your options:
gps.smartconnectplan.com/puc



Introducing SmartConnect™

SmartConnect is an exclusive program created specifically for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.

Staying on your employer's coverage may be easy, but it's not always the best option. In fact, Medicare plans could provide more coverage at a lower cost than your employer's plan.

SmartConnect puts your specific needs first and matches you with the education and the experienced advisor you need to make the best decision for you. SmartConnect gives you access to plans from national insurance carriers.

Whether you're planning to continue working or looking to retire, we are expert listeners who can guide you to a tailored solution. We know this is a big decision. Our mission is to inspire confidence and help you find your balance in Medicare.

About SmartMatch Insurance Agency

SmartMatch Insurance Agency is an independent Medicare insurance agency that helps consumers research, compare, and purchase Medicare insurance plans.

We provide an unfiltered view of the entire range of options and prices available to you. To get a head start, visit SmartConnect's Benefits GPS: gps.smartconnectplan.com/puc

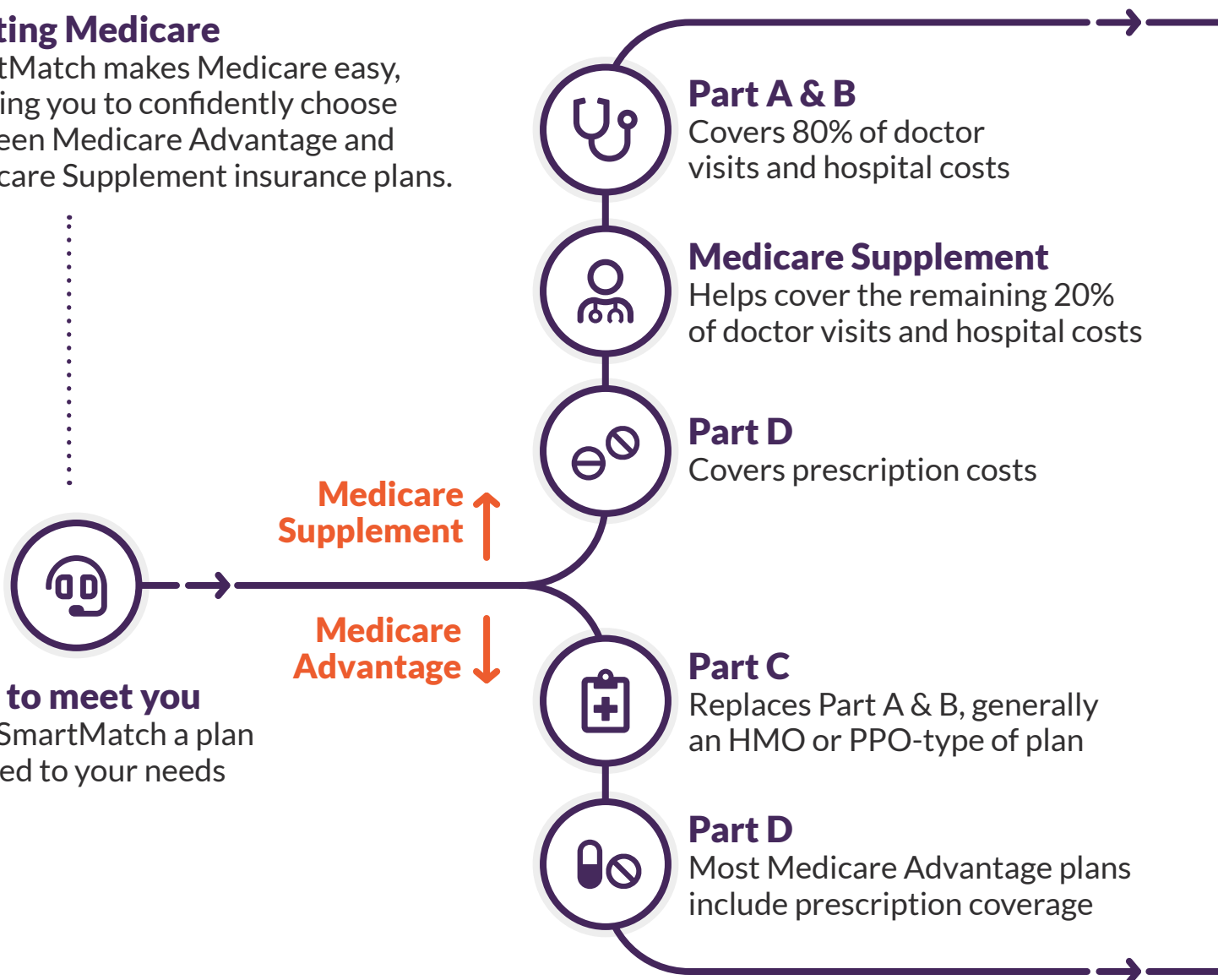
Comparing Medicare and employer health insurance offerings can be frustrating. We do the work for you, all you need to decide is how much you'd like to save.

The Medicare Roadmap

Medicare can pull you in different directions. Our licensed insurance agents provide the full range of options available, along with strategies and information to help you see the complete picture.

Starting Medicare

SmartMatch makes Medicare easy, allowing you to confidently choose between Medicare Advantage and Medicare Supplement insurance plans.



Nice to meet you

Let's SmartMatch a plan tailored to your needs

Key considerations when choosing a plan type

One of the primary decisions with Medicare is determining whether a Medicare Advantage plan or Medicare Supplement insurance policy is right for you. Let's take a look at some of the key points our team considers when working with you or a family member.

Existing conditions or pending treatments

Medicare generally covers pre-existing conditions and disabilities. However, there are exceptions. This is an area where working with an advisor can be especially helpful.

Prescriptions

Medicare offers a few different options for prescription coverage.

Location

Networks and plan offerings vary by region.

Travel

The amount of travel (and type of travel) you do can impact out-of-pocket costs.

Out-of-pocket cost structure

Some plan types require a monthly premium while others only need payment when you use the plan.



No matter your need, no matter your situation, our licensed insurance agents are your personal guide to Medicare.

The SmartConnect Process

Here's what concierge service from SmartMatch looks like:



Educate

The first step is to understand the details that could impact your enrollment, costs, and coverage. To get started, visit SmartConnect's Benefits GPS: gps.smartconnectplan.com/puc



Connect

Next, we get to know you. We'll ask you some questions about your health insurance needs and preferences so we can head down the right path.



Evaluate

Then, a licensed insurance agent will provide you with the plan and carrier options available to you



Enroll

While our services are obligation-free, if you find something you like and you're ready to take action, we can enroll you on the spot.



Support

We have a team who is dedicated to your Medicare experience. They're available to answer questions, conduct policy reviews, and even help you work with the carrier when necessary.

Whether you're familiar with Medicare or just starting out, we're here to guide you confidently through your options.

Explore your options: gps.smartconnectplan.com/puc

Retiring Soon? Here's How to Prepare for Medicare

Congratulations on your well-earned retirement! We want you to feel confident in your health insurance. SmartConnect™ will help you find a Medicare plan that works with your new lifestyle and budget. To understand what's available in your area, we encourage you to visit SmartConnect's Benefits GPS: gps.smartconnectplan.com/puc

To get started, here are some important tips to know before you retire:

Sign up for Medicare.

If you haven't, you'll need to sign up for Medicare. If you are younger than 65, your *Initial Enrollment Period* starts **three months before the month of your 65th birthday**. If you're over 65, you can enroll after you retire as part of a *Special Enrollment Period*. You can start enrollment **three months before your planned retirement date**.

Stop HSA contributions early.

If you postponed Medicare enrollment in order to contribute to your HSA, you'll need to stop those contributions early. Have your employer stop any automatic contributions (either through payroll deduction or from the company) **six months before your planned retirement date** — this will save you a big hassle at tax time!

Gather important documents.

If you postponed enrollment because you were covered by your employer's health plan, you may need your employer to fill out a form proving that you had health insurance. Make sure to gather and complete the proper forms before saying goodbye!

Understand Medicare costs.

Medicare premiums change yearly and so do other expenses like deductibles, prescription drug coverage, and Income-Related Monthly Adjustment Amounts (IRMAA). Budget accordingly!

Fill out the following checklist and call us.

Once you have your Medicare card, we will help you navigate the rest. There are countless factors in considering your ideal Medicare policy (travel plans, medical needs, and payment preference to name a few). Don't worry, your SmartConnect licensed agent will guide you through everything in one simple call. We'll discuss your retirement goals with you to determine which options work for your new lifestyle and budget.

SmartConnect Pre-Enrollment Checklist

Starting Medicare can be overwhelming. But taking a few simple steps will set you up for a stress-free experience. This form will help you gather the information you'll need to enroll in a Medicare plan.

Documents

Medicare Card Number	<input type="text"/>	Current Insurance Premium	<input type="text"/>
Annual Deductible	<input type="text"/>	Maximum Out of Pocket	<input type="text"/>
Checking Account Number	<input type="text"/>	Routing Number	<input type="text"/>

Personal Information

Address Line 1	<input type="text"/>		
Address Line 2	<input type="text"/>	City / State / Zip	<input type="text"/>
Date of Birth	<input type="text"/>	Social Security Number	<input type="text"/>
Phone Number	<input type="text"/>	Email Address	<input type="text"/>

Health Care Information

Provider Name	Specialty	Address	Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Current Prescription Medications

Medication Name	Dosage	Refill Quantity	Refill Frequency
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you are enrolling in plans for dependents, you will need this same information for each dependent.



Medicare Confidence with SmartConnect

Why SmartConnect?

SmartConnect is an exclusive service for you and your family members to explore all that Medicare has to offer, including great benefits and potential savings. This no-cost service is available 365 days a year with no obligation to enroll in a plan. You can move to Medicare at any time! Even if you are enrolled in group coverage, you can still explore and enroll in a Medicare plan with no penalty.

Here are a few ways SmartConnect's licensed insurance agents will help determine the right decision for your needs:

- Compare the costs of your current health care coverage to a variety of Medicare plans
- Answer all of your questions
- Help you transition to Medicare if you find a plan you like

Here is how to connect:

⇒ Call: (833) 998-9312

⇒ Schedule a Consultation:
smartconnectplan.com/schedule

Schedule a Medicare Consultation



Getting Started with SmartConnect[™]

About SmartConnect

Free Medicare education and enrollment resource for employees, retirees and their friends and families

Medicare Supplement | Medicare Advantage
Prescription Drug Plans | Dental, Vision, and
Hearing Plans | Ancillary Coverage

What is SmartConnect?

The SmartConnect team helps employees, retirees and their family members compare their current health insurance to Medicare with the goal of identifying the most cost-effective option, whether that's Medicare or their current coverage. We also provide enrollment assistance and continuous support for those employees who elect to go onto Medicare.

Who can use SmartConnect?

Anyone who is Medicare-eligible including employees, retirees, spouses, children, parents, neighbors, and friends.

How much does it cost?

Nothing! SmartConnect is a NO COST service for everyone. The only cost a beneficiary will incur is for a monthly premium (if there is one) that goes to the insurance provider they choose. There are no hidden fees or extra costs associated with our services.

In which states are your agents licensed?

SmartConnect agents are licensed and appointed in all 50 states.

When should an employee call SmartConnect to speak with a licensed agent?

Right now! We can help people eligible for Medicare for the first time understand their options, help current Medicare beneficiaries compare their existing coverage, and assist retirees who want to transition onto Medicare.



DID YOU KNOW?

SmartConnect agents offer unbiased advice and are not incentivized to favor any plan over another. Our licensed agents will help each person understand their options and which plan types may work best for them based on their unique circumstances.