



Subject: Important Information Regarding Your Medicare Enrollment

Dear **IAM** member,

We hope this letter finds you in good health and high spirits. As you approach your 65th birthday, we would like to extend our warmest congratulations on this significant milestone. This is an exciting time, and it also marks an important transition regarding your healthcare coverage.

As you may be aware, turning 65 makes you eligible for Medicare, the federal health insurance program designed to provide coverage for various medical expenses. It is crucial to understand the different parts of Medicare and the steps you need to take to ensure you have the appropriate coverage.

At EBS, you may have trusted us during your time on the job, providing you exceptional service and top notch voluntary benefits. As you turn 65, and soon consider retirement, you should know that we are a trusted resource in Medicare as well.

Not only do we offer a widely competitive group plan within the IAM, we are also a Broker, which means we represent several national carriers and are appointed in most states. We are able to do a no cost review, compare Medicare plans in your area, as well as offer an exclusive group plan.

Most importantly, we are here to educate you. We want you to understand how Medicare works, helping you to make a confident decision about your healthcare after 65.

Our team is here to help you navigate these changes, understand how they will affect your plan benefits, and [shop all your plan options, including group and individual Medicare plans.](#)

Call Our Retiree Service Center at (330)246-0656 to schedule your personalized review today!

Please mention that you are with “IAM” when calling.. *Remember, we’re here to help at no charge, and there’s no obligation.*



<https://app.retireflo.com/iamaw-ebstoree>

For your convenience, to initiate a review process, EBS has a secure platform where you can request your annual plan review online. Please follow the URL link or scan the QR code and enter your information. A licensed agent from EBS will contact you soon to discuss your personalized plan options.

Once again, congratulations on reaching this milestone. We wish you continued health and happiness in the years to come.

Warm regards,
Employee Benefit Systems, Inc.

Did you know:

Medicare Parts Overview:

1. **Medicare Part A (Hospital Insurance):** Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
2. **Medicare Part B (Medical Insurance):** Covers certain doctors' services, outpatient care, medical supplies, and preventive services.
3. **Medicare Part C (Medicare Advantage Plans):** An alternative to Original Medicare that offers additional benefits through private insurance companies.
4. **Medicare Part D (Prescription Drug Coverage):** Helps cover the cost of prescription drugs.

Enrollment Process:

1. **Initial Enrollment Period (IEP):** This is a seven-month period that begins three months before the month you turn 65, includes your birth month, and ends three months after your birth month. It is advisable to enroll during this period to avoid any late enrollment penalties.
2. **Automatic Enrollment:** If you are already receiving Social Security benefits, you will be automatically enrolled in Medicare Parts A and B. However, if you are not receiving Social Security benefits, you will need to sign up for Medicare manually.
3. **Choosing Additional Coverage:** Depending on your healthcare needs, you may want to consider additional coverage options.

Thank you for trusting us with your Medicare needs. We're committed to ensuring that you have the best coverage, for your specific needs, for 2025 and beyond.



- EBS and TLC Insurance Group & Wealth are not connected to the Federal Medicare program. By contacting this number, you will be connected with a licensed insurance agent.
- Your union wants you to be aware that these benefits exist and that they may be helpful to you. Your union, however, is not party to any agreement entered into by you and Employee Benefit Systems, TLC Insurance Group or Humana and is not responsible in any way for the operation or administration of any plans.