



Happy Birthday!

As you approach your 65th birthday, let me be the first to say "Happy Birthday" and to remind you of important information regarding your transition to Medicare. At Globe Life Insurance Company of New York, we want to help you purchase the right Medicare Supplement insurance policy for your situation to offset the expenses Medicare doesn't cover.

Here's what you should know about Medicare. All Seniors are eligible to enroll in Medicare Part A when they turn 65. Enrollment is automatic through Social Security and premium-free for most people. Enrollment in Medicare Part B is optional and requires a monthly premium, which is deducted from your Social Security check. Contact your local Social Security office *before* your 65th birthday to make sure you receive your Social Security benefits on time and to enroll in Medicare Part B.

Medicare Parts A and B will cover many of your hospital and medical expenses, but not **all** of them. Depending on your health and financial situation, out-of-pocket expenses can add up. A Medicare Supplement insurance policy can help you cover the deductibles, coinsurance, copayments, and some of the excess charges that Medicare doesn't cover.

Globe Life Insurance Company of New York has been selling Medicare Supplements for many years. In addition, we have been rated A+ (Superior) for financial strength by A.M. Best Company for more than 25 consecutive years*. We'll be there to pay claims. We know Seniors, and we want to help you find the Medicare Supplement insurance policy that fits your needs, lifestyle, and financial circumstances. You can count on us to be there when you need us!

As you begin this new chapter in your life, we want you to feel good about the changes and challenges that lie ahead. A quality Medicare Supplement insurance policy will help you do that. We'll contact you shortly to set up a convenient time to visit with you about your Medicare Supplement needs. (And between you and me, you don't look a day over 55!)

For immediate information please call: [Agent/Agency Name] at [Phone Number], or visit our office at [Address]. Visit us online at www.GlobeLifeofNewYork.com/medsupp_shop.asp.

Policy Forms GNYMSA10, GNYMSB10, GNYMSC10, GNYMSD10, GNYMSF10, GNYMSHDF10, GNYMSG10, GNYMSK06, GNYMSL06, GNYMSN10. These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York Department of Financial Services. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. Globe Life Insurance Company of New York is not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation for insurance. You may be contacted by an Agent representing Globe Life Insurance Company of New York.

* On January 1, 2017, First United American Life Insurance Company changed its name to Globe Life Insurance Company of New York. Rating as of 6/16. This rating refers only to the financial strength of the Company and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.