

Consumer Letter**David Evans  
Consulting Corp.****Insurance & Financial Services**

Senior Planning, Medicare Supplements, Long Term Care, Life Insurance, Annuities

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Phone: 516-555-5555; Fax: 516-555-5555; Email: [david@consultingcorp.com](mailto:david@consultingcorp.com)Medicare Supplemental Plans, effective 1-1-2018

Dear Valued Client,

Thank you so much for asking about this coverage. I am authorized to sell Medicare Supplemental Plans and the one that is currently the best deal is Globe Life's High Deductible Plan F+. The policy benefits for plan F and high deductible plan F+ are exactly the same. Ask yourself this question; "Why should I pay for claims I may never have?" You want to save money, I have the solution, "Take a policy with a deductible." United Healthcare AARP does not offer it.

Plan F (with or without the deductible) is the most comprehensive of all the supplemental plans. The coverage is the same for all companies offering this plan. For 2018 Globe Life's premium for this plan is \$64 per month and the annual deductible, calculated on a calendar year basis is \$2,240. Here is the comparison with United Healthcare's (AARP) Plan F using 2018 numbers:

	<u>AARP – Plan F</u>	<u>Globe Life – High Deductible Plan F+</u>
Monthly premium	\$294.50	\$64 (all downstate areas except Brooklyn which is \$71)
Annual Premium	\$3,534	\$768
Annual Deductible	\$0.00	\$2,240
Annual Premium Plus Annual deductible	\$3,534	\$3,008

**Policy Benefits for both plans are exactly the same.**

With a Globe Life, High Deductible Plan F+, even if the policy holder "blows through" the deductible, the annual cost is still \$526 less than AARP. On the other hand, if the policy holder is healthy and has limited medical expenses, the savings can be substantial, anywhere from \$526 to \$2,766 and when you consider a scenario of a husband and wife each purchasing a policy the savings can be extraordinary, a couple could potentially realize an annual premium savings of anywhere from \$1,052 to \$5,532.

Sincerely,  
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