

G&A



Your Full-Service General Agency

2024-2025

GRABER & ASSOCIATES

Don't lose the sale to a competitor and potentially the entire client.

You should never lose a sale partnering with Graber & Associates. Use our referral program when:

- Limited market/product knowledge
- Time or geographic constraints
- Complex case

Receive 50% of the commission and we will do 100% of the work.

Graber & Associates is dedicated to helping you offer a full product line to your clients. We can assist you in identifying sales opportunities within your existing book of business for all of our product lines. From quoting, presenting, and completing the application, to underwriting and delivering the policy, we can secure the sale.

You retain control of the client and receive 50% of first-year commission.

(Minimums apply, Part D not eligible, commission split ongoing for group health, must be licensed in state policy written)

What's Inside?

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All information presented in this document is subject to change, and is intended for agent use only.



**BELIEVE IN OUR KNOWLEDGE.
VALUE OUR PRODUCT.
DEPEND ON OUR SUPPORT.**

Graber & Associates is your local General Agency offering a wide array of health and life products from the country's top rated carriers. We have a knowledgeable staff dedicated to ensuring your agency's success. Partnering with Graber & Associates provides you with a local support system that is sure to help you retain your existing block of business, close more sales, and grow your agency.

(800) 669-3959 | (605) 331-2100 | graberassoc.com

Top-Notch Services

Graber & Associates is best known for the services we provide to agents.

Your calls are answered by a live person and on-site support is ready when you are. At your request, a member of our team will accompany you to your product presentations to help present the initial quote or renewal. Or we can prep you for your product presentation before your appointment so you are ready for any questions you may encounter. Either way, you will feel confident going into your appointment with the assistance you receive from our staff.

You always have the ability to learn more about your industry when working with Graber & Associates. CE credits are provided – most of which are free! Also provided are face-to-face trainings, webinars, and agency specific training. Graber & Associates monitors the ever changing political arena and communicates how decisions affect the industry.

GRABERASSOC.COM - AGENT PORTAL RESOURCES

The screenshot shows the top of the Graber & Associates website. At the top, there are contact numbers: (605) 331-2100 and (800) 669-3959, and an address: 4310 South Technology Dr | Sioux Falls, SD. There is a 'Contact Us' button and social media icons. The main navigation includes 'Home', 'About', 'Products', 'Contact Us', 'Become an Agent', and 'Agent Logout'. Below the navigation, there are links for 'Agents', 'Resources', 'Preferred Carriers', 'Quotes & Questions', 'Life Quoting Tool', and 'Events'. The main content area features four cards: 'Resources' (with a sub-header), 'Preferred Carriers', 'Quotes & Questions', and 'Life Quoting Tool'. Each card has a description of the service provided.

Resources	Preferred Carriers	Quotes & Questions	Life Quoting Tool
Watch carrier specific tutorials, learn how to submit electronic enrollments, view past webinars, find useful rate sheets, & more!	G&A represents top rated regional and national insurance carriers.	Contact Graber & Associates for service, quotes, training, etc.	Quickly generate life quotes and submit electronic applications.

Contact G&A for your agent login credentials.

Top-Notch Services

(800) 669-3959
(605) 331-2100
graberassoc.com



OVERALL SERVICES

- Local Support
- Top Commissions
- New Product Alerts
- Co-Op Advertising Programs
- Periodic Selling Incentives
- Assist Agents with Consumer Seminars
- Personal Assistance at Point-of-Sale
- Application Scrubbing
- Efficient Contracting
- Inforce Policy Support
- Referral Program
- Client Focused Marketing Materials
- In-Depth Training Opportunities
 - Product Training
 - Federal & State Regulation Updates
 - Sales & Marketing Training
 - Customized Sessions for Agents/Agencies
 - New Agent Industry Orientation

INDIVIDUAL HEALTH & MEDICARE SERVICES

- Market Training & Updates
- Product Comparison Assistance
- Turning 26 & 65 Reports
- Cancellation Reports
- Multi-Carrier Medicare Enrollment Platform Access
- Medicare 101 Consumer Educational Sessions

GROUP HEALTH & ANCILLARY SERVICES

- Market Training & Updates
- Assist Agents In-Person With Sales & Group Presentations
- Generate Custom Quotes
- Innovative Options for Group Retention
- Summary Plan Description (SPD) Wrap Document Creation
- Enter Sold-Group Paperwork Online
- ICHRA Support
- Medicare 101 Presentations

LIFE, ANNUITY & DISABILITY SERVICES

- Instant Online Life Quotes
- Client Tailored Proposals
- Agent Sales Assistance & Training
- Advanced Underwriting Support
- Ordering of Parameds
- Pending Status Updates

LONG TERM CARE SERVICES

- Underwriting Pre-Qualification
- Same Day Quoting
- Assistance with Plan Design
- Pending Status Updates
- Access to Competitor Product Benefits
- Alternative Options for Declined Cases

Where To Send

appsandforms@graberassocinc.com

- Individual applications – under 65 & Medicare
- EFT forms – under 65 & Medicare
- Change forms – under 65 & Medicare
- Cancellations – under 65 & Medicare

groupforms@graberassocinc.com

- Sold group paperwork
- Employee applications
- Employee terminations
- Group/employee changes (address, household, etc.)
-



Need personalized agent or agency training?

We can meet you in-person or virtually to instill confidence in your markets!

Health

WELLMARK BLUE CROSS BLUE SHIELD

- Medicare Advantage
- Medicare Supplement & PDP
- Individual
- Group

SANFORD

- Medicare Advantage
- Individual
- Group

MEDICA

- Medicare Cost Plan
- Medicare Supplement
- Medicare Advantage
- Individual

MUTUAL OF OMAHA

- Medicare Supplement

MEDICARE ADVANTAGE

- Aetna
- Humana
- Medica
- Sanford
- United Healthcare
- Wellmark BCBS

MEDICARE SUPPLEMENT

- Aetna
- Medica
- Mutual of Omaha
- United Healthcare (AARP)
- Wellmark BCBS

MEDICARE PART D

- Aetna/SilverScript
- Cigna
- Humana
- MedicareBlue Rx
- United Healthcare
- WellCare

Carriers & Niche Markets

Individual Ancillary

ASSURITY

- Critical illness

AVESIS VISION

- Individual vision discount program

VSP

- Individual vision

DELTA DENTAL

- Large network with 96% of Dentists in-network in SD

WASHINGTON NATIONAL

- Accident Assure
- Active Care
- Critical Solutions
- Solutions Cancer

Group Ancillary

KANSAS CITY LIFE

- Competitive in all group markets for Life & DI (STD/LTD)

PRINCIPAL

- Competitive in Life and DI for all size groups
- Dental & Vision

LINCOLN FINANCIAL GROUP

- Ability to offer \$50K+ of group Life coverage for groups 2-9

ONE AMERICA

- Minimum 2 employees enrolled for groups up to 99 eligible for Life and DI, lump sum DI payout

UNUM

- Portability of group Life products for all group sizes
- Dental & Vision

THE STANDARD

- Agility product (2-9) - Good, Better, Best plans
- Life, DI (STD/LTD), Dental & Vision

DELTA DENTAL

- Large network with 96% of Dentists in-network in SD

VSP

- Vision; large network with independent and retail stores (Walmart, etc.) in-network

AVESIS VISION (STANDALONE PLANS)

- Multiple voluntary/employer paid plan designs for groups as small as two employees

Zywave Portal Access

Access free HR compliance resources through Zywave's online portal for group agents and employers.



Carriers & Niche Markets

Life

AMERICAN NATIONAL

Strong UL product portfolio; face amount options as low as \$25,000

ASSURITY

WL plans varying from lifetime to single pay; ability for an entire family to be insured on one term plan with the use of other insured and child riders

BANNER

Term options up to 40 years; competitively priced term product suite

CINCINNATI LIFE

Competitive term rates; conversion to the end of term or age 70; guaranteed UL and WL products; classifies chewing tobacco users as non-smoker

COREBRIDGE

Guaranteed issue, graded final expense plan for ages 50-80 with a maximum death benefit of \$25,000

GERBER

Guaranteed issue, graded final expense WL for those over 50 with a maximum death benefit of \$15,000; Grow-up plan for children

ILLINOIS MUTUAL

Traditional term and ROP term options; term to age 70 dependent on issue age; competitive whole life portfolio

LINCOLN

Treats chewing tobacco users as non-smoker; competitive on higher face amounts

MINNESOTA LIFE

Competitive term rates on younger adults; ability to purchase term on those 16 and older

NATIONWIDE

Strong term and UL portfolio; TRUE LTC rider available on UL and SUL chassis

NORTH AMERICAN

Various indexed UL options; some of the best conversion options in the industry; accelerated benefit riders on term and UL products (some restrictions)

PACIFIC LIFE

Strong term conversion options; best-in-class indexed UL options

PROTECTIVE

Term options up to 40 years; competitive pricing frequently among the top five carriers

PRUDENTIAL

Chewing tobacco users eligible for a non-smoker rate class

Life insurance quotes
at your fingertips



› graberassoc.com › [agent login](#) › [life quoting tool](#) › [login](#)

Carriers & Niche Markets

Fixed Annuities

ASPIDA

Competitive MYGA rates from 2 to 7 years; early withdrawal options and nursing home confinement rider included; ability to issue same day if using funds from bank account; all electronic process

EQUITRUST

Strong fixed indexed portfolio with surrender charges as low as 5 years

MIDLAND

Various indexed annuity options; surrender periods as low as 5 years; competitive cap rates on fixed indexed products

MUTUAL OF OMAHA

Competitive MYGA rates backed by an A+ rated company

NORTH AMERICAN

Various indexed annuity options with competitive cap rates; industry leading index crediting options backed by an A+ AM Best rating

SAGICOR

Competitive MYGA rates; strong withdrawal options; all electronic process from start to finish

Disability

AMERITAS

White-collar professionals making \$100,000 or more; offers a guaranteed non-cancelable product

ASSURITY

Offers fully underwritten, simplified issue, and graded benefit policies

ILLINOIS MUTUAL

Niche market for blue-collar workers; benefits for farmers without showing income

PETERSEN INTERNATIONAL

For high risk individuals

PRINCIPAL

Niche market for those in the medical field (doctors, surgeons, etc.)



Long Term Care

LINCOLN (COMBO)

UL plus LTC rider; guaranteed premiums; 0-day elimination period

MINNESOTA LIFE (COMBO)

UL product with LTC rider; guaranteed premiums; limited pay options only; competitively priced; cash indemnity benefit

MUTUAL OF OMAHA

Lowest rate increase history of any carrier; cash benefit alternative when approved for claim; two standard products available, basic and a-la-carte with a number of riders to choose from

NATIONWIDE (COMBO)

Life insurance with cash indemnity LTC rider; TRUE LTC rider on UL and SUL chassis; guaranteed premiums; joint second-to-die long term care hybrid product priced competitively with multiple funding options and inflation protection

NATIONAL GUARDIAN LIFE

Lifetime benefits; limited pay options; discounts available for employer sponsored group plans

ONE AMERICA (ANNUITY COMBO)

Multiple annuity options with ability to add extended LTC rider; underwriting limited to phone interview

ONE AMERICA (LIFE COMBO)

Second to die WL coverage with lifetime LTC rider; guaranteed premiums; limited or annual pay options; can use qualified money

THRIVENT

Coverage to those under the age of 30; limited pay options



50% CO-OP Promote Yourself!

Contact Graber & Associates to take advantage of our advertising resources and we will **pay up to 50% of the cost!***

*Campaign must be pre-approved by Graber & Associates

Individual Health Insurance

Marketplace Special Enrollment Periods (SEPs)

SEP guidelines are subject to change. Please contact Graber & Associates to confirm SEP opportunities.

QUALIFYING EVENT	EVENT NOTIFICATION	COVERAGE EFFECTIVE DATE
LOSS OF MINIMUM ESSENTIAL COVERAGE		
Loss of group coverage	up to 60 days BEFORE loss of coverage up to 60 days AFTER loss	IF PLAN SELECTED BEFORE LOSS: 1st of the month following loss of previous coverage IF PLAN SELECTED AFTER LOSS: 1st of the month following plan selection
Exhaustion of COBRA		
Loss of Medicaid or CHIP eligibility		
Loss of dependent status (age off plan)		
CHANGES IN HOUSEHOLD		
Marriage	up to 60 days after event	1st of the month following plan selection
Divorce	up to 60 days after event	1st of the month following plan selection
Birth/Adoption	up to 60 days after event	Retroactive to Date of Birth / Adoption OR 1st of the month following plan selection
Death	up to 60 days after event	1st of the month following plan selection
CHANGE IN RESIDENCE		
Permanent move into the service area	up to 60 days after event	1st of the month following plan selection
SUBSIDY / COST SHARING ELIGIBILITY		
Change in eligibility for Marketplace coverage or help paying for coverage	up to 60 days after event	1st of the month following plan selection
Household income below 150% of Federal Poverty Level and not eligible for Medicaid or CHIP (Until Dec. 31, 2025)	monthly special enrollment period; limited to 1 plan selection per month	1st of the month following plan selection
Household income below 150% of Federal Poverty Level and not eligible for Medicaid or CHIP	monthly special enrollment period	1st of the month following plan selection

For a complete listing, go to [healthcare.gov](https://www.healthcare.gov) or contact the experts at Graber & Associates. Carrier specific differences may apply to off exchange business.

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Individual Health Insurance

OPEN ENROLLMENT PERIOD - OEP

November 1, 2024 – January 15, 2025

HELPFUL WEBSITES

healthcare.gov
 healthcare.gov/income-and-household-information/income/
 healthsherpa.com

Percent of Income Paid for Marketplace Benchmark Silver Premium, by Income

INCOME (% OF POVERTY)	AFFORDABLE CARE ACT (BEFORE LEGISLATIVE CHANGE)	CURRENT LAW (THROUGH 2025)
Under 100%	Not eligible for subsidies	Not eligible for subsidies
100% – 138%	2.07%	0.0%
138% – 150%	3.10% – 4.14%	0.0%
150% – 200%	4.14% – 6.52%	0.0% – 2.0%
200% – 250%	6.52% – 8.33%	2.0% – 4.0%
250% – 300%	8.33% – 9.83%	4.0% – 6.0%
300% – 400%	9.83%	6.0% – 8.5%
Over 400%	Not eligible for subsidies	8.5%

Federal Poverty Guidelines for 2025 Subsidy Eligibility

HOUSEHOLD SIZE	100%	133%	138%	150%	200%	300%	400%
1	\$15,060	\$20,030	\$20,783	\$22,590	\$30,120	\$45,180	\$60,240
2	\$20,440	\$27,185	\$28,207	\$30,660	\$40,880	\$61,320	\$81,760
3	\$25,820	\$34,341	\$35,632	\$38,730	\$51,640	\$77,460	\$103,280
4	\$31,200	\$41,496	\$43,056	\$46,800	\$62,400	\$93,600	\$124,800
5	\$36,580	\$48,651	\$50,480	\$54,870	\$73,160	\$109,740	\$146,320
6	\$41,960	\$55,807	\$57,905	\$62,940	\$83,920	\$125,880	\$167,840
7	\$47,340	\$62,962	\$65,329	\$71,010	\$94,680	\$142,020	\$189,360
8	\$52,720	\$70,118	\$72,754	\$79,080	\$105,440	\$158,160	\$210,880

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans

	2024	2025
HSA contribution limit Employer + Employee	Self-only: \$4,150 Family: \$8,300	Self-only: \$4,300 Family: \$8,550
HSA catch-up contributions Not Subject to Adjustment for Inflation. Age 55 Or Older*	\$1,000	\$1,000
HDHP minimum deductibles	Self-only: \$1,600 Family: \$3,200	Self-only: \$1,650 Family: \$3,300
HDHP maximum out-of-pocket amounts Deductibles, Co-Payments & Other Amounts, but Not Premiums	Self-only: \$8,050 Family: \$16,100	Self-only: \$8,300 Family: \$16,600

*Catch-up contributions can be made any time during the year in which the HSA participant turns 55. Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.

Types of Income to Include in Your Estimate

The Marketplace uses Modified Adjusted Gross Income (MAGI) to determine eligibility for savings. It's not a line on your tax return.

Your MAGI is the total of the following for each member of your household who's required to file a tax return:

- Your adjusted gross income (AGI) on your federal tax return
- Excluded foreign income
- Tax-exempt interest
- Nontaxable Social Security benefits (including tier 1 Railroad Retirement Benefits)
- MAGI **does not** include Supplemental Security Income (SSI)

Income Type	Include as Income?	Notes
Federal Taxable Wages (from your job)	Yes	If your pay stub lists "federal taxable wages," use that. If not, use "gross income" and subtract the amounts your employer takes out of your pay for child care, health coverage, and retirement plans.
Tips	Yes	
Self-Employment Income	Yes	Include "net self-employment income" you expect — what you'll make from your business minus business expenses. Note: You'll be asked to describe the type of work you do. If you have farming or fishing income, enter it as either "farming or fishing" income or "self-employment," but not both.
Unemployment Compensation	Yes	Include all unemployment compensation that you get from your state.
Social Security	Yes	Include both taxable and non-taxable Social Security income. Enter the full amount before any deductions.
Social Security Disability Income (SSDI)	Yes	Don't include Supplemental Security Income (SSI).
Retirement or Pension Income	Yes	Include most IRA and 401k withdrawals. (See details on retirement income in the instructions for IRS publication 1040). Don't include qualified distributions from a designated Roth account.
Alimony	Depends	Include: Divorces and separations finalized before January 1, 2019. Don't include: Divorces and separations finalized on or after January 1, 2019.
Child Support	No	
Capital Gains	Yes	
Investment Income	Yes	Include expected interest and dividends earned on investments, including tax-exempt interest.
Rental and Royalty Income	Yes	Use net rental and royalty income.
Excluded (untaxed) Foreign Income	Yes	
Gifts	No	
Supplemental Security Income (SSI)	No	Do include Social Security Disability Income (SSDI).
Veterans' Disability Payments	No	
Worker's Compensation	No	
Proceeds from loans (like student loans, home equity loans, or bank loans)	No	
Child Tax Credit Checks or Deposits (from the IRS)	No	

GRABER & ASSOCIATES

Agent Call Recording

Partnering with Graber & Associates provides you access to **EXCLUSIVE** technological options helping you meet Medicare & Marketplace compliance.

Phone.com

Phone.com is a cloud-based communication and virtual phone system platform. It enables users to manage their communications efficiently through a web interface or mobile app, facilitating better connectivity with customers.

- **Convenient calling over data and Wi-Fi** - make calls anywhere using your 4G/5G data or Wi-Fi.
- **Better visual voicemail** - get all your voicemails in one place and access them within the app or your email.
- **Personal conference bridge** - making it easy to connect employees and clients wherever they work.
- **Text using any Phone.com number** - send and receive SMS messages using any of your business phone numbers.

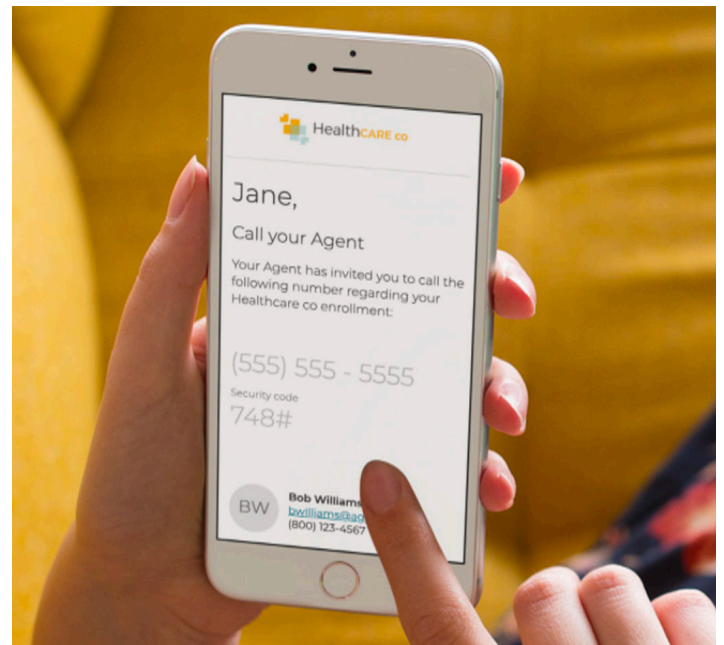
Connecture

Connecture's call recording functionality is a standard feature built into your G&A Medicare Enrollment Platform.

- By partnering with Graber & Associates, this is at **NO COST** to you.
- Agent Call Recording for SOA, shopping and enrollment.

Graber & Associates' Phone.com Partner Discount

Contact Alexandra Diaz at:
adiaz@phone.com or (858) 299-2045
with promo code **GAAPDC2023**





Empowering Agents One Question at a Time

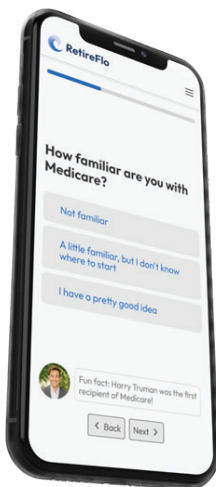
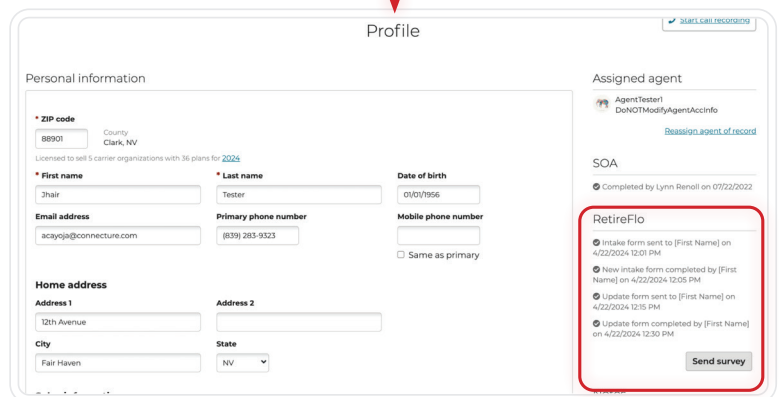
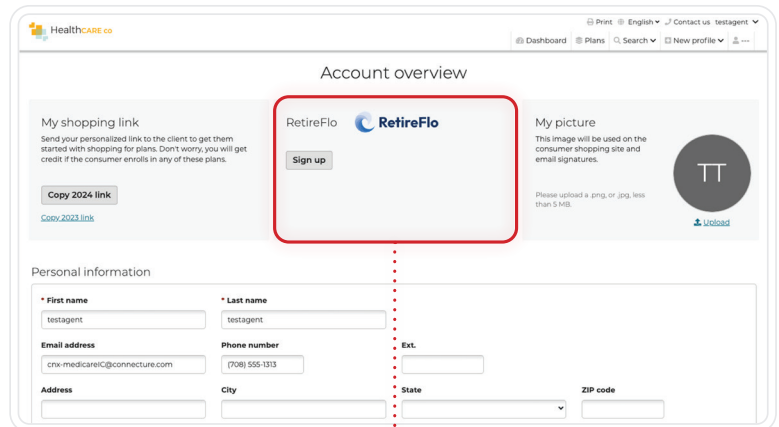
RetireFlo is a survey agents send to seniors to gather information they need to provide Medicare shopping and enrollment guidance and best fit plan options. Access to the HIPAA-compliant, CMS approved RetireFlo survey is readily available on ConnectureDRX Medicare platforms.

Benefits:

- Via the survey, agents gather information BEFORE a meeting takes place:
 - ✓ drug lists
 - ✓ hospitals
 - ✓ pharmacies
 - ✓ permission to contact
 - ✓ providers
 - ✓ scope of appointment
- No username/password required helps agents save time.
- Stay compliant at all times.

Turnkey:

Via a survey link Medicare agents send to seniors, agents collect key information which then automatically syncs with ConnectureDRX beneficiary profiles.



Click below to demo the RetireFlo senior survey.

www.retireflo.com/dalton

NOTE: Additional fees apply. Agents need a license to access RetireFlo.

Medicare

ENROLLMENT PERIODS

Annual Enrollment Period (AEP): October 15, 2024–December 7, 2024
 Medicare Advantage Open Enrollment Period: January 1, 2025–March 31, 2025
 General Enrollment Period (GEP): January 1, 2025–March 31, 2025

HELPFUL WEBSITES

medicare.gov
G&A Multi-Carrier Medicare Enrollment Platform:
<https://graber7.destinationrx.com/PC/Agent>

Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act

2023	Requires drug companies to pay rebates if drug prices rise faster than inflation	Limits Insulin copays to \$35/month in Part D	Reduces costs and improves coverage for adult vaccines in Medicare Part D, Medicaid & CHIP
2024	Eliminates 5% coinsurance for Part D catastrophic coverage	Expands income eligibility for full benefits for Part D Low-Income Subsidies up to 150% FPL	2024-2030: Limits Medicare Part D premium growth to no more than 6% per year
2025	Adds \$2,000 out-of-pocket cap in Part D and other drug benefit changes		
2026	Implements negotiated prices for certain high-cost drugs: 10 Medicare Part D drugs		
2027	Implements negotiated prices for certain high-cost drugs: 15 Medicare Part D drugs	Further delays implementation of the Trump Administration's drug rebate rule to 2032	
2028	Implements negotiated prices for certain high-cost drugs: 15 Medicare Part B and Part D drugs		
2029	Implements negotiated prices for certain high-cost drugs: 20 Medicare Part B and Part D drugs		
2030			

How Are Member Payments Calculated for M3P Participants?

Payments are Calculated using a CMS-defined formula. The formula for the first month of participation is:

$$\frac{\text{ANNUAL OOP THRESHOLD* - INCURRED COSTS OF BENEFICIARY PRIOR TO PROGRAM ENROLLMENT}}{\text{NUMBER OF MONTHS REMAINING IN PLAN YEAR**}}$$

The formula for subsequent months of participation is:

$$\frac{\text{SUM OF REMAINING OOP COSTS NOT YET BILLED + ADDITIONAL OOP COSTS INCURRED}}{\text{NUMBER OF MONTHS REMAINING IN PLAN YEAR***}}$$

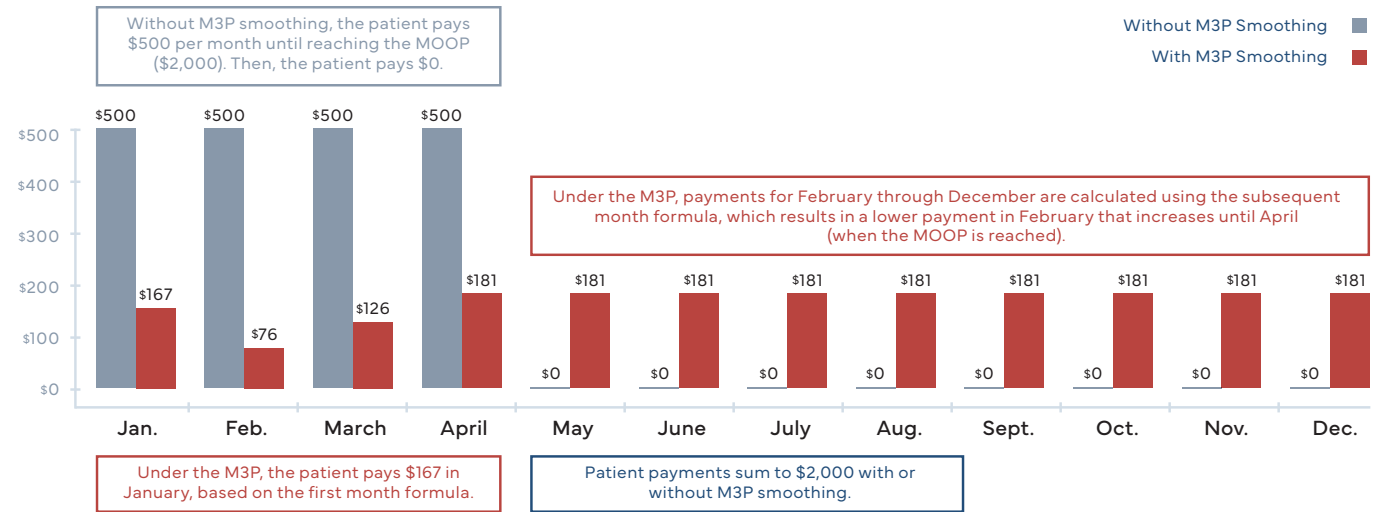
*\$2,000 for calendar year 2025

**Includes the month beneficiary opted in

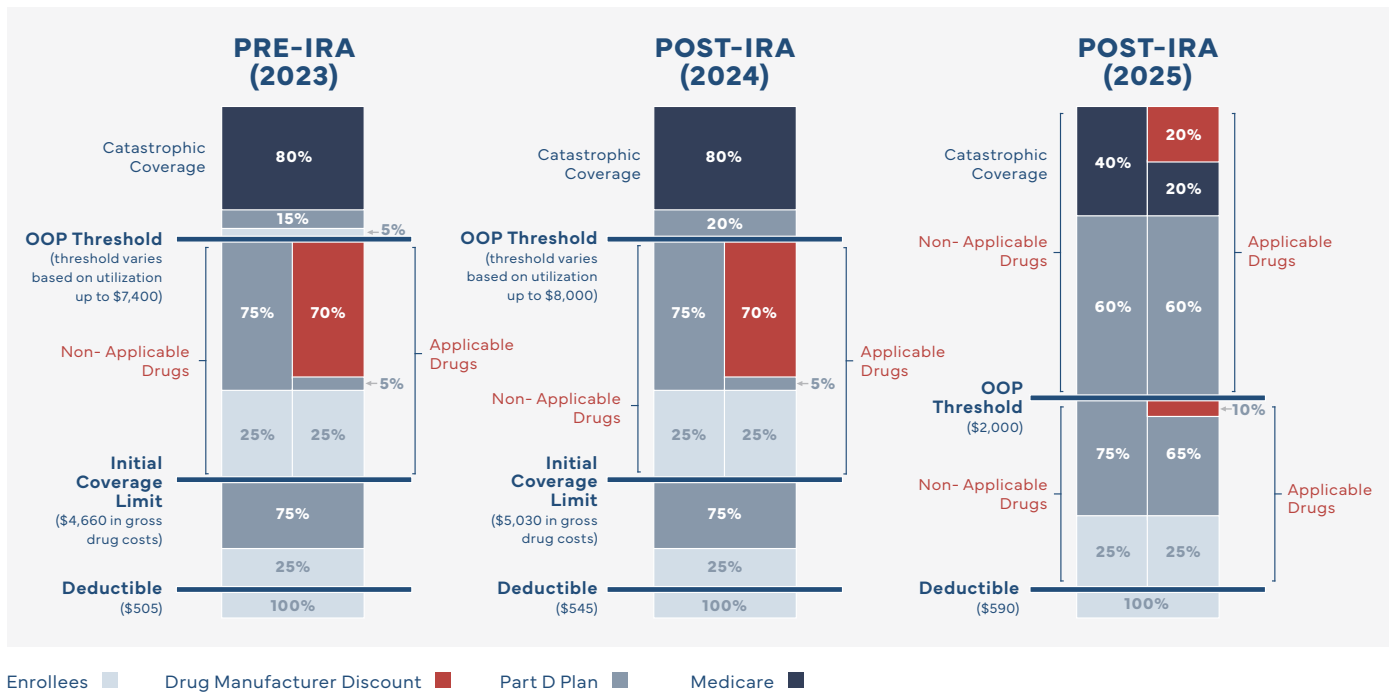
***Includes the month for which the smoothing payment is calculated

Medicare Prescription Payment Plan (M3P - Copay Smoothing)

Cost sharing calculation for monthly \$500 out-of-pocket cost.



Part D Standard Benefit



- **ANNUAL DEDUCTIBLE.** The enrollee pays 100% of their gross covered prescription drug costs (GCPDC) until the deductible of \$590 for CY 2025 is met.
- **INITIAL COVERAGE.** The enrollee pays 25% coinsurance for covered Part D drugs. The sponsor typically pays 65% of the cost of applicable drugs and 75% of the cost of all other covered Part D drugs. The manufacturer, through the Discount Program, typically covers 10% of the cost of applicable drugs. This phase ends when the enrollee has reached the annual OOP threshold of \$2,000 for CY 2025.
- **CATASTROPHIC.** The enrollee pays no cost sharing for covered Part D drugs. Sponsors typically pay 60% of the costs of all covered Part D drugs. The manufacturer pays a discount, typically equal to 20%, for applicable drugs. CMS pays a reinsurance subsidy equal to 20% of the costs of applicable drugs and equivalent to 40% of the costs of all other covered Part D drugs that are not applicable drugs.

*The Discount Program is phased in for certain drugs of qualifying drug manufacturers during the initial coverage phase from 2025 through 2028 and in the catastrophic phase from 2025 through 2030. For drugs subject to the phase-in, Part D sponsors will be responsible for the additional cost that would have otherwise been covered by the manufacturer discount.

Medicare

How Medicare Plan Types Differ

	MEDICARE ADVANTAGE	MEDICARE COST	MEDICARE SUPPLEMENT
OVERSIGHT	Centers for Medicare & Medicaid	Centers for Medicare & Medicaid	State Department of Commerce
ELIGIBILITY	Medicare A & B	Medicare A & B or B only	Medicare A & B
REPLACES ORIGINAL MEDICARE	Yes	No, Adds to Original Medicare	No, Adds to Original Medicare
SUBJECT TO ENROLLMENT PERIODS	Yes	No, Enrollment Allowed Any Month of the Year	No, Enrollment Allowed Any Month of the Year
CLAIMS PROCESSING	Part A & B Claims Sent to Insurance Company	Part A Claims Sent to Medicare, Part B Claims Sent to Insurance Company	Part A & B Claims Sent to Medicare
RENEWABILITY	Annually Renewable	Annually Renewable	Guaranteed Renewable
UNDERWRITTEN	No	No	Yes (Certain Guaranteed Issue Periods May Apply)
TOBACCO SURCHARGED	No	No	Yes
NETWORK	PFFS - No Network PPO - Contracted Network HMO - Contracted Network	Yes, Contracted Provider Network	Any Provider that Accepts Medicare (Exception is Medicare SELECT Plans that utilize a contracted provider network)
STANDARDIZED	No	No	Yes



Medicare 101 Educational Sessions

For groups, existing clients, and prospects.

Collaborate with Graber & Associates; we can train you to present confidently or deliver the presentation on your behalf.

Partner with Graber & Associates as we look to the future.

On the Horizon...

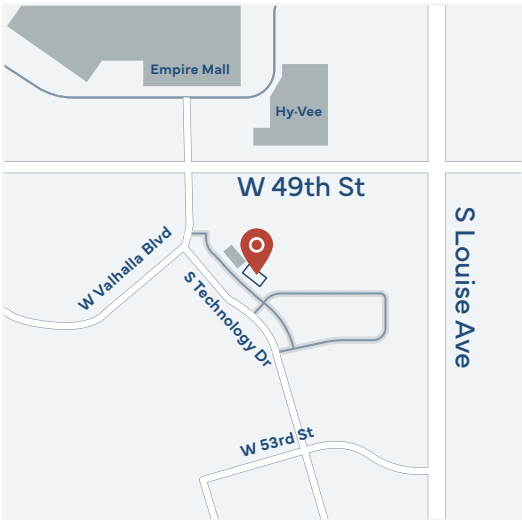
- An ICHRA is an employer-funded, tax-free health benefit used to reimburse employees for individual health insurance premiums and other qualified medical expenses. With an ICHRA, the choice and responsibility shift from employer to employee - the employee determines where and how to spend the employer's predetermined contributions.

By offering an ICHRA:

- Employers define contribution limits and have more flexibility in plan design that will better fit the unique needs of their employees. The employer establishes the reimbursement allowance per employee class.
- Employees shop, select, and purchase an individual health insurance policy from the marketplace that works best for them. Employees provide proof of coverage, and the employer reimburses them up to the predetermined contribution allowance. Anything due above and beyond the contribution amount is the employee's responsibility.

Contact our office for platform information.





GRABER & ASSOCIATES

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Sioux Falls, SD 57106

(800) 669-3959
(605) 331-2100
graberassoc.com

