



# Working with you to simplify Medicare decisions

Raymond James has partnered with ClearMatch to make the Medicare planning process as convenient as possible for you.

Choosing a Medicare plan can be complex and confusing, and choosing the wrong plan can have a significant impact on your healthcare costs. ClearMatch, which has licensed agents in every state and has access to over 8,000 plans, is an unbiased service to help you choose a plan that aligns with your health and financial needs. It has sold over 200,000 policies since 2006 and represents every major insurance carrier, including Humana, United Healthcare, Aetna and many Blue Cross plans. If you're interested in choosing a Medicare plan or reevaluating your current plan, they'll use their vast resources to find a plan for you.

As a Raymond James client, you have complimentary unlimited access to a dedicated licensed agent from ClearMatch who will address any of your questions and concerns.

## PLAN GUIDANCE FROM CLEARMATCH

The experienced and licensed agents at ClearMatch work with thousands of Medicare-eligible consumers each year to help them understand and navigate the world of Medicare. These agents can help you decide the best plans for you and offer insight into:

- Medicare Parts A & B – Managed by the federal government, Medicare Part A and Medicare Part B provide eligible individuals coverage for and access to doctors, hospitals or other healthcare providers who accept Medicare.
- Medicare Advantage plans – Enrollees in Medicare Advantage plans generally have low or even \$0 monthly premiums and include prescription drug coverage, but may have copayments for doctor and hospital visits and require members to use in-network providers and referrals to specialists.
- Medicare supplement plans – While these plans generally have higher monthly premiums than Medicare Advantage plans, they generally have low-to-no copayments for visits to an open network of providers or hospitals.

*Pre-Medicare support: ClearMatch simplifies insurance shopping for individual health insurance under age 65, as well, helping to connect you with the most suitable and cost-effective healthcare coverage for your needs as well as your family's.*

To learn more about which plan is best for you or for any other questions regarding Medicare, connect with a licensed agent from ClearMatch today by calling the dedicated Raymond James phone number at 844.269.2646.

**INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER**  
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