

POTENTIAL INSURANCE COST SAVINGS



With AIHS, affordable health insurance is within reach.

Schedule an appointment at alliantindividualhealthsolutions.com or call (877) 328-1195 to speak with a licensed insurance agent.

Your extended family and friends can also use AIHS at no charge!

Could your family get health insurance subsidies?

As part of our commitment to providing benefit options that meet your specific needs, we have partnered with Alliant Individual Health Solutions (AIHS). AIHS does not replace the company-sponsored group health insurance plans—rather, it expands options available to you and your dependents, with the opportunity for significant savings.

New rules make insurance more affordable for many

Changes in recent legislation could mean your dependents may now qualify for subsidies in the Affordable Care Act Marketplace (also called the Exchange), possibly lowering your family's healthcare premiums. The federal government has changed who may be eligible for Marketplace subsidies. If your family members previously were ineligible for Marketplace subsidies, they may now qualify.

How does it work?

The AIHS team can help you:

- Explore whether your dependents are eligible for subsidies.
- Learn whether an individual health plan could be a more affordable option than the company-sponsored group plans.
- Secure health coverage if you or your dependents are leaving a company plan.

AIHS may be able to help you find affordable coverage if:

- Your dependent child is turning 26 (making them no longer eligible for coverage under a company plan).
- You are retiring early (before Medicare benefits start at 65).
- Your spouse is younger than 65 (and not eligible for Medicare yet).
- You're leaving the company and want to explore options that may be more affordable than COBRA.

Nearing Age 65?

Deciding on a Medicare health plan is one of the most important decisions you'll make.

Medicare is complicated. Did you know that late enrollment can cost you **monthly penalties** for the rest of your life! How do you know **WHAT** to choose and **WHEN**?

We're here to help

AMS Premier is a free resource available to you, family members and friends. Experienced representatives explain your options and help you enroll, at no cost to you. We can answer all your questions, such as:

- What are the Medicare insurance plans?
- Am I eligible?
- When should I enroll?
- What does Medicare cost?
- Which plans might work best for me?
- How does Medicare work with my employer coverage?
- What does Medicare NOT cover?

How it works – just make a call

1. At least 3 months before your 65th birthday, or if you are already over 65, gather your current medical coverage information (plan, cost, prescriptions, preferred doctors and hospitals, etc.).
2. Call AMS Premier at **(877) 385-8107**
3. Talk with a licensed insurance agent about your Medicare options.
4. The team can help you compare your employer plan to Medicare plans available in your area.
5. AMS Premier helps you enroll or emails you the policy materials for you to review.

For more information

- Download Your Guide to Medicare at alliantbenefits.cld.bz/adh-medicare-guide for more information about Medicare and services from AMS Premier.
- Watch Medicare 101 at brainshark.com/alliant/medicare101 for an introduction to Medicare and important considerations in choosing the right plan.
- Visit AMS Premier online at amspremier.com and schedule a meeting.
- For comprehensive information about Medicare, visit medicare.gov

Decisions related to healthcare and an individual's enrollment in Medicare should be based on the specific circumstances of the individual and made in consultation with their own advisors. AMS Premier shall not have any liability for direct, indirect, incidental, special, exemplary, or consequential damages, under any theory of liability, whether in contract or tort, arising out of the use of AMS Premier is not connected with or endorsed by the United States government or the federal Medicare program.

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