

Medicare Solutions

1

Medicare Supplement
(To supplement Original Medicare plans))

Medicare Supplement
(Plan A, Plan C, Plan F, Plan G, Plan M, and N)

2

Prescription Drug Plans
(Medicare Part D)

3

Medicare Advantage Plans

4

Long Term Care, Life Insurance and Final Expense Insurance



Insurance Advisors of Michigan, Inc. is a senior marketing agency, specializing in senior health plans for those who are turning 65, as well as those over 65 years old.

We work with financial planners, Insurance Agents, Estate Planning Attorneys and Elder Law Attorneys in helping them develop a strong health plan as well as supplementing all of their insurance needs.

Harold A. Clarke

Live life **healthy.**
Live life **Secure.**

Putting Your
Health First.

When you get right down to it, good health care is all about achieving and maintaining good health. When you feel good, you can relax and enjoy doing all the things you love to do.

Choose the health plan that's right for you.

The right health plan addresses your most important medical and health care needs and concerns. And because needs and concerns may be different for everyone, Insurance Advisors of Michigan, Inc. will find the right plan for our Medicare beneficiaries.

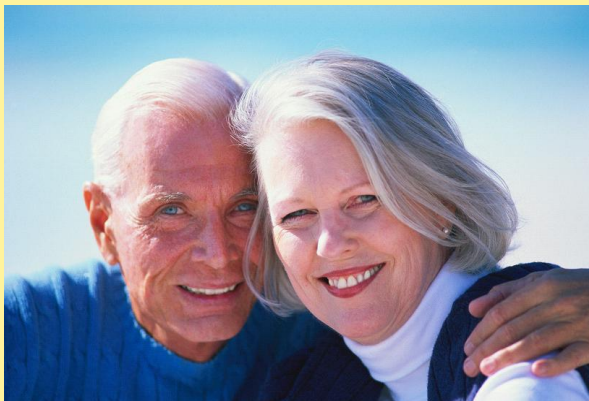
You select the plan that best meets your needs.



What do you? Want from your health plan?

Use the chart at the right to narrow down which of our plans might be best for you. Then call us to get free information with no obligation.

With Insurance Advisors of Michigan, Inc. you will enjoy the peace of mind that comes from knowing you have the coverage that meets your needs, protection from unexpected health expenses, and the combination of benefits that you believe are most important to you, from a Agency that's been serving Michigan's Medicare beneficiaries for over 20 years.



	Medicare Advantage	Medicare Part D	Medicare Supplement
Monthly plan premium*	From \$28 to \$191 a month, depending on your area	From \$29 to &\$70 a month	Rate are dependent on your age and zip code
Prescription drug coverage		✓	✓
Network of doctors and hospitals		✓ pharmacy only	✓***
Personal Care Physicians			
Referrals to specialists			
No co-pay	✓		✓
Hospital coverage	✓		✓
Preventive care benefits			✓
Health and wellness programs Including Flexible Health Options- gym memberships, acupuncture, weight loss, and routine chiropractic services (non-Medicare)			✓
Optional dental benefits (with additional premium)			✓
Worldwide emergency/ urgent care coverage	✓**		✓

Benefits provided through individual plans and employer group plans may vary. †2010 Alliance Medicare Supplement premiums are pending state approval.

*You must continue to pay your Medicare Part B premium.

**With select plans. Lifetime limit applies to Medicare Supplement Plans.

***Must use network doctors for HMO plans.