

**ParetoHealth.** 



Explore your options:  
[gps.smartmatch.com/pareto](https://gps.smartmatch.com/pareto)



## Introducing SmartConnect™

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SmartConnect is an exclusive program created specifically for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.

Staying on your employer's coverage may be easy, but it's not always the best option. In fact, Medicare plans could provide more coverage at a lower cost than your employer's plan.

SmartConnect puts your specific needs first and matches you with the education and the experienced advisor you need to make the best decision for you. SmartConnect gives you access to plans from national insurance carriers.

Whether you're planning to continue working or looking to retire, we are expert listeners who can guide you to a tailored solution. We know this is a big decision. Our mission is to inspire confidence and help you find your balance in Medicare.

## About SmartMatch Insurance Agency

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SmartMatch Insurance Agency is an independent Medicare insurance agency that helps consumers research, compare, and purchase Medicare insurance plans.

We provide an unfiltered view of the entire range of options and prices available to you. To get a head start, visit SmartConnect's Benefits GPS: [gps.smartmatch.com/pareto](https://gps.smartmatch.com/pareto)

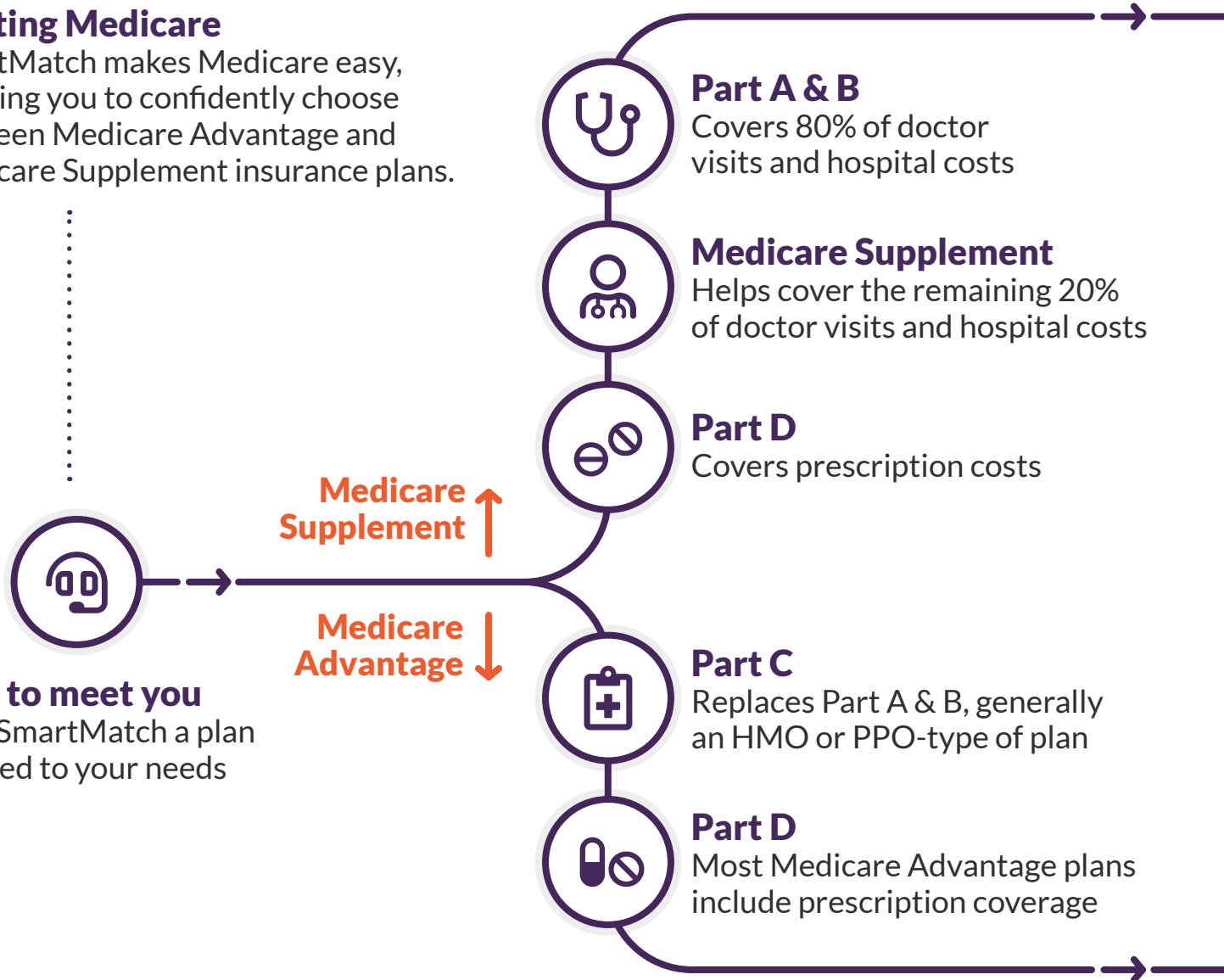
Comparing Medicare and employer health insurance offerings can be frustrating. We do the work for you, all you need to decide is how much you'd like to save.

# The Medicare Roadmap

Medicare can pull you in different directions. Our licensed insurance agents provide the full range of options available, along with strategies and information to help you see the complete picture.

## Starting Medicare

SmartMatch makes Medicare easy, allowing you to confidently choose between Medicare Advantage and Medicare Supplement insurance plans.



## Nice to meet you

Let's SmartMatch a plan tailored to your needs

## Key considerations when choosing a plan type

One of the primary decisions with Medicare is determining whether a Medicare Advantage plan or Medicare Supplement insurance policy is right for you. Let's take a look at some of the key points our team considers when working with you or a family member.

### **Existing conditions or pending treatments**

Medicare generally covers pre-existing conditions and disabilities. However, there are exceptions. This is an area where working with an advisor can be especially helpful.

### **Prescriptions**

Medicare offers a few different options for prescription coverage.

### **Location**

Networks and plan offerings vary by region.

### **Travel**

The amount of travel (and type of travel) you do can impact out-of-pocket costs.

### **Out-of-pocket cost structure**

Some plan types require a monthly premium while others only need payment when you use the plan.



**No matter your need, no matter your situation, our licensed insurance agents are your personal guide to Medicare.**

## The SmartConnect Process

Here's what concierge service from SmartMatch looks like:



### Educate

The first step is to understand the details that could impact your enrollment, costs, and coverage. To get started, visit SmartConnect's Benefits GPS: [gps.smartmatch.com/pareto](https://gps.smartmatch.com/pareto)



### Connect

Next, we get to know you. We'll ask you some questions about your health insurance needs and preferences so we can head down the right path.



### Evaluate

Then, a licensed insurance agent will provide you with the plan and carrier options available to you



### Enroll

While our services are obligation-free, if you find something you like and you're ready to take action, we can enroll you on the spot.



### Support

We have a team who is dedicated to your Medicare experience. They're available to answer questions, conduct policy reviews, and even help you work with the carrier when necessary.

**Whether you're familiar with Medicare or just starting out, we're here to guide you confidently through your options.**

**Explore your options: [gps.smartmatch.com/pareto](https://gps.smartmatch.com/pareto)**