

Kim Caldwell (626) 421-7130 kim@pbiinsurance.com



Fanny Pacheco (626) 568-1540 fanny@pbiinsurance.com

EMPLOYEE MEDICARE QUESTIONS?



40+ YEARS OF EXPERIENCE!

Our personalized guidance helps you make intelligent insurance choices based on your needs.

YOU HAVE QUESTIONS...

- How does Medicare work?
- Should I sign up for Medicare if I am still working?
- I'm thinking of retiring—when should I sign up?
- What can cause Medicare penalties?
- Will my prescriptions be covered?
- What are my Medicare options?
- What is the difference between Medicare Advantage and MediGap?

WE CAN HELP YOU!

- Navigate Medicare Part A & B enrollment through Social Security.
- Ensure timely enrollment to avoid Late Enrollment penalties.
- Compare your Medicare Health plan options: Medicare Advantage vs. Medigap
- Explore competitve Prescription Solutions

Be assured that any discussion will remain confidential.