

*American*

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SENIOR BENEFITS

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Putting people back into the people business

# Today's Agenda

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David Hufnagel



I grew up in the Twin Cities area. I graduated from Osseo High School and currently reside in Ramsey with my family. I’m married and have two beautiful daughters. When I’m not working, I am active at my church, love spending time with my family, and teach martial arts. I’ve been teaching martial arts for over 40 years and am passionate about passing on my knowledge to others.

I enjoy being an Insurance Broker with American Senior Benefits. Before starting here, I was in Law Enforcement for 20+ years, what I enjoyed most was helping others and training officers to do the same. I also worked in the manufacturing industry and developed training programs as part of my job. I believe I have the heart of a trainer/teacher and carry that love with me now in my career with American Senior Benefits. I enjoy educating my clients about their Medicare benefits and helping them navigate through the complexities of retirement. I am licensed in Health Insurance including Medicare, Life Insurance for all ages, Final Expense planning, and Long-term care insurance.

American Senior Benefits has offices throughout the United States with a local branch office in Maple Grove, Minnesota. We are a diverse agency that works with over 150 different companies, so we can shop the market to best meet your needs and get the best plan for your hard-earned dollars. We also work with business partners who provide home, auto, renters, and business insurance policies, along with an attorney who handles estate planning, wills, trusts, and Power of Attorney assistance. I want to be your agent and am truly interested in your story and your needs.

Minnesota Office  
7094 East Fish Lake Road  
Maple Grove, MN 55311

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Everything we do builds from the “people first” foundation. It’s a credo we live by. American Senior Benefits (ASB) is dedicated to making insurance decisions easier, more informed, and highly personalized for our clients.

Rated A+ since 2006 by the Better Business Bureau.

We feed a child for 45 days through Feed My Starving Children for every client we serve with a policy\*

Free college tuition program for doing business with us\*

\* excludes medicare advantage, Dental, and PDP plans

Visit [www.asbmn.com](http://www.asbmn.com) for more information

## Retirement Planning

Transition from asset accumulation to income generation and asset distribution with:

- Pension maximization / Pension Protection Act
- Guaranteed lifetime income options
- Avoid income loss from accidents, illness or disability
- Social security preparation
- Tax reduction / Deferred income

Benefits at retirement.

- IRA & ROTH IRA
- Rollover IRA
- SEP IRA

## Long-Term Care Planning

Learn about the new face of Long-Term Care:

- Individual or Group Education Sessions
- Protect assets from spend down
- Previously denied? \*NEW hybrid options
- Get the care you need in the comfort of your own home. You choose!

## Life Insurance / Final Expense

Prevent loss of legacy, home, or business. Pass on wealth tax free to loved ones; insuring continuance or enhancement of lifestyle. Was your Life policy purchased before 2020?

New rates = Lower Premiums:

- Life Insurance – all ages
- Final Expense/Funeral/Legacy
- Death Benefit & Income Protection
- Mortgage or Term Insurance
- Life/LTC hybrid plans
- College preparation/loan opportunities
- Estate planning

## Health Insurance for All Ages

Educate and review annually all health care options and costs.

- MNsure: major medical, under 65  
MNsure certified office
- Medicare: 65+ or SS Disability
- Part D: Prescription Drug
- Cancer/ Stroke/ Critical Illness/Disability
- Dental & Vision

## Our Partners

Hand-selected providers who not only care about the services they offer, but also about the entire experience they create.

### Attorney Services

John Markve  
[jmarkve@mzlaw.us](mailto:jmarkve@mzlaw.us)  
(763) 420- 8943

### Home and Auto Insurance

Joel Jacobson  
[jjacobson@agency10.com](mailto:jjacobson@agency10.com)  
(952) 239-7353

### Certified Public Accountant

David Sprout  
[david@sprouttaxandaccounting.com](mailto:david@sprouttaxandaccounting.com)  
(763) 898-3536

### AMEC Home Loans

Christy Carr NMLS# 347252  
[christycarr@amecinc.com](mailto:christycarr@amecinc.com)  
(612) 408-1781

*It's our goal to provide solutions to these concerns. In keeping with our promise we offer nothing but the best products from Industry leaders.*

Medicare

- A** Aetna / Continental
- A-** American Retirement Life Insurance Company
- A+** Assured Life Association
- A-** Bankers Fidelity Life Insurance Company
- A-** Blue Cross Blue Shield
- A+** Central State Indemnity
- B** Equitable Life & Casualty
- A** Gerber Life
- N/R** Healthpartners
- A-** Humana
- A-** Loyal American Life Insurance Company®
- N/R** Medica
- A-** Medico Insurance Company
- A+** Mutual of Omaha
- N/R** Ucare
- A** United Healthcare (UHC) Medicare Advantage & AARP's Medicare Supplement plans

Annuities

- A+** Allianz
- A-** American Equity
- A-** Americo
- B++** Athene Annuity & Life Assurance Company
- A** Athene of Iowa
- B++** EquiTrust Life Insurance Company
- A** Great American Life Insurance Company® (GALIC)
- A** Life of the Southwest
- A** National Western
- A+** Nationwide Life Insurance Company
- A+** North American Company
- A+** One America
- A-** Royal Neighbors of America

Life Insurance

- A-** Americo – Rated
- A+** Ameritas Life Insurance Corp
- A** Continental Life
- A** Foresters - Rated
- A+** Lafayette Life
- A+** Lincoln Financial
- A+** Monumental Life
- A+** North American Company
- A+** Protective Life
- A-** Royal Neighbors of America
- A+** TransAmerica

Long-Term Care

- A** Genworth Life– Rated “A (Excellent)”
- A+** Lincoln Money Guard - Rated “A+ (Superior)”
- A+** Mutual of Omaha – Rated “A+ (Superior)”
- A+** TransAmerica – Rated “A+ (Superior)”



When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.



You can add:



You can also add:

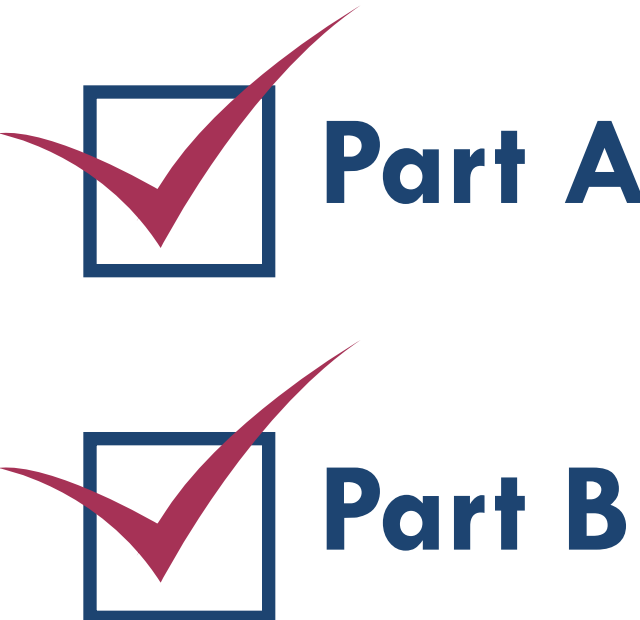


Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.

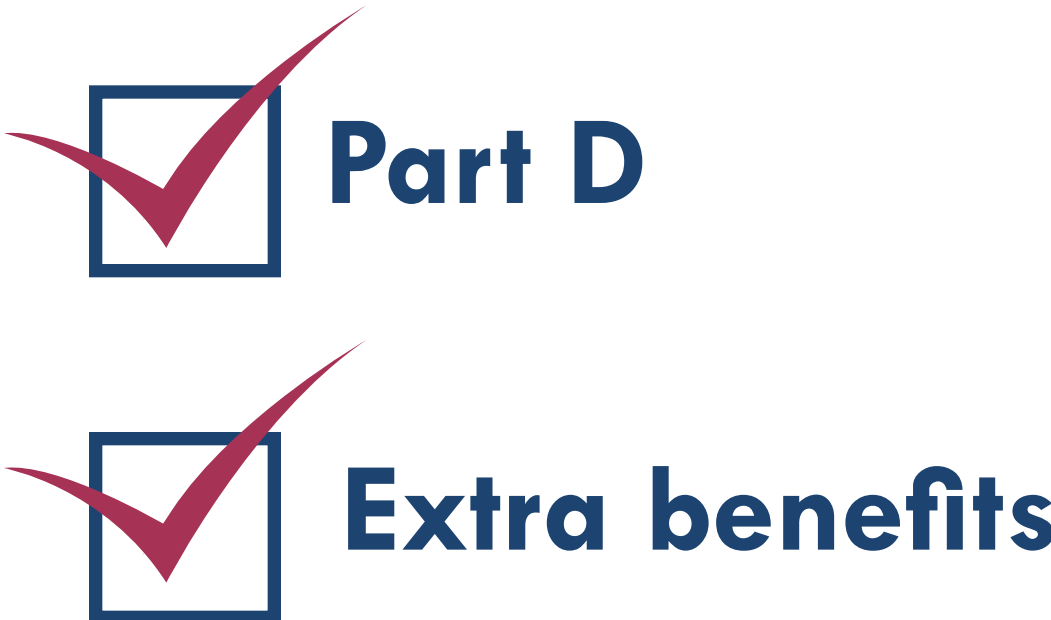
Medicare Advantage

also known as Part C

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover—like vision, hearing, dental, and more.



Most plans include:



Some plans also include:

