

*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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American  
SENIOR BENEFITS

Putting people back into the people business

Gretchen Morris



Before starting her career in Health Insurance, Gretchen Morris spent over 30 years in the marketing field and built her own business. She brings the skills of organization, communication, and insight to each encounter she has. She is a Certified MN Sure broker and is licensed for Medicare, Life insurance, final expense planning, and long term care.

Gretchen and her husband of 28 years live in Ramsey and have one adult son. They are an active couple and can be found on any given weekend kayaking, biking, working out, or working in the garden. Their happy places are the beach, in their rv traveling or on their motorcycle. They vacation in Florida and enjoy time with friends and family.

“I wanted to share this photo of myself with my brothers, all career military. Coming from a family who serves I am excited to finally be in a position that also serves people. I feel I will do this by helping them navigate their insurance needs as they journey through life. The complexity of choices can be overwhelming, but my goal is the same as ASB, educate and make thoughtful recommendations so that your journey can be one of health and security. I look forward to earning your trust and becoming a lifelong resource for you.”

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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.

☒ Part A

☒ Part B

You can add:

☐ Part D

You can also add:

☐ Supplemental coverage

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.

☒ Part A

☒ Part B

Most plans include:

☒ Part D

☒ Extra benefits

Some plans also include:

☐ Lower out-of-pocket cost