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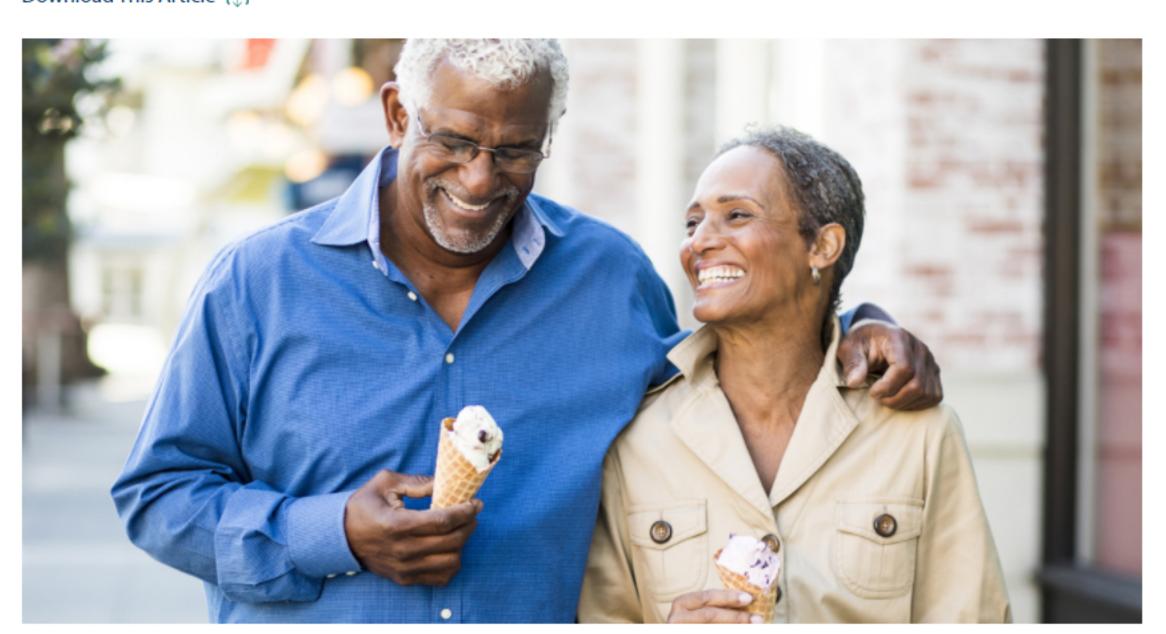
Our Thinking

Planning for the imperfect world.

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Retiring? We're not! We'll be here to help your plans pan out.

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In a perfect world, there would be no fires, no floods, not even a fender bender. You would not need insurance. You could rest easy, secure in the knowledge that everything you had worked to accumulate would be there for your comfortable, financially secure retirement. But life doesn't always go according to plan, and that's where insurance comes in.

Access a team of specialists.

As you look forward to your retirement years, it's nice to know you continue to have access to a team of professionals in planning for the unplanned — a team that specializes in the insurance needs of physicians and their families through every stage of life from medical school through retirement.

The Insurance Specialists at AMA Insurance are not commissioned salespeople. Their goal is what's best for you. Working with insurance companies rated among the best in the country, they'll listen to you and assess what you'll need to protect the assets you've worked so hard to acquire.

No matter where you live, you can access Insurance Specialists with a call or click. Call 888.627.5902 from 8 am to 5 pm Monday through Friday, Central Time.

Develop a protection plan.

Retirement is no time to put your assets at risk, so a comprehensive protection plan makes sense. Our Insurance Specialists will help you assemble a solid portfolio of insurance plans with competitive rates and special attention to your most important asset, your health. As a physician, you have seen how illness can produce devastating financial consequences even for those who have insurance, including Original Medicare. But there are economical ways to fill

the gaps —

and that's where AMA Insurance comes in.

When it's time to sign up for Medicare, you'll have access to licensed agents who can help you sort through your options, keep you apprised of changes, and recommend ways to get the most flexible coverage. (And they'll let you know exactly when to sign up, so you don't miss important dates.) Furthermore, you will be able to sign up for Medicare supplement coverage that covers co-pays, coinsurance, and deductibles Original Medicare leaves uncovered.

Get help with financial planning, too.

Finally, AMA Insurance also offers you access to the services of Physicians Financial Partners (PFP), with fully vetted independent financial professionals across the country. They will help you manage your assets with lifetime financial security as a goal.

Moving forward.

Retirement, whether before, after, or at 65, should be a time when you relax and enjoy. Making sure you are protected from the financial impacts of illness, accidents, and damage to property is a solid step toward peace of mind. Talk with an insurance professional who understands your particular needs and can help you assemble a full protection plan. You'll be glad you did.

Ready to explore? Talk with your AMA Insurance licensed agent/producer.

<u>If you're younger ...</u>

You can begin to receive Social Security benefits at age 62, but you will not be eligible for Medicare until age 65. However, if you are receiving Social Security benefits before age 65, you will be automatically enrolled in Medicare when you reach age 65. Your six-month open enrollment period for Medicare Supplement insurance will begin on your 65th birthday.

<u>If you're older ...</u>

If you can establish that you have <u>creditable coverage</u> up until your retirement time, you may be eligible for special enrollment periods for both Original Medicare and Medicare Supplement plans. Talk with a licensed insurance agent/producer about your rights and options.

Retirement planning isn't just about acquiring assets. It's about protecting them, too. And that's where a solid, up-to-date insurance plan comes in.

Questions?

888.627.5902

Talk to an Insurance Specialist 8am – 5pm (M-F, CST) or Contact Us online.

team@amainsure.com

Schedule time to talk with an insurance specialist about your insurance needs.

Schedule a Call →

Calculate a quote for the most popular physician insurance products with our easy-to-use quote calculators.

Calculate a Quote \rightarrow

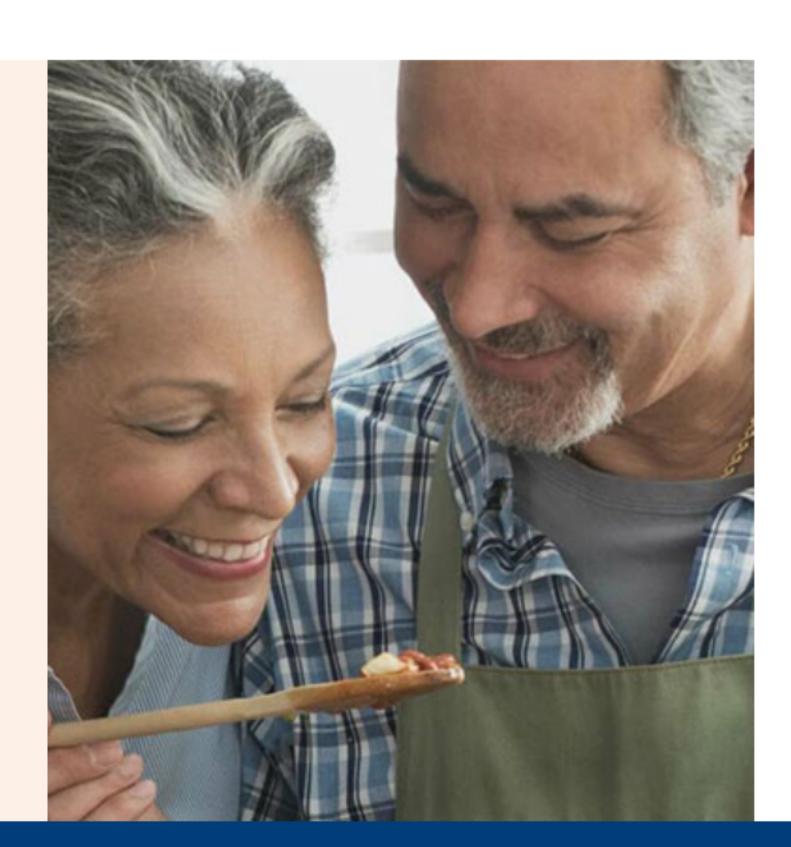
Why AMA Insurance?

Your work is unique; our insurance plans should reflect that. With the only plans sponsored by the American Medical Association (AMA), we tap into the power of over one million physicians to offer you competitive rates and benefits from top insurance companies.

Learn More →

Important Dates For Medicare **Enrollment**

- Your 65th birthday month +/- 3 months
- Medicare Supplement Open Enrollment 65th birthday + 6 months
- Medicare Open Enrollment Oct. 15-Dec. 7 every year
- (New coverage begins Jan. 1.) • Medicare Advantage Open Enrollment Jan. 1-March 31 every year (New coverage begins July 1.)



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