

The Bridge Plan

Both US citizens & non-citizen residents can now Bridge the Gap to Medicare Eligibility with this unique 11 month* medical plan!

* A 3-month plan that your client can easily buy for up to 3 more times for a total of 11 months (3 + 3 + 3 + 2 = 11 months). Pre-existing conditions are carried over from term to term.

(Pre-existing conditions are those which first manifest themselves after the initial effective date of coverage on the first 3-month policy)

The Facts

Legal residents may have to wait up to 5 years before they are eligible for Medicare. US citizens may be eligible but have failed to enroll while others may only have enrolled in Part A or B. Our "Bridge Plan" is available to all of these people who are waiting for eligibility or until the next enrollment period.

There are 3 major markets for our "Bridge Plan" – see below.

Your Market

- 1) Non US citizens ages 60-95 who aren't yet eligible for Medicare.
- 2) US citizens who are eligible but have failed to enroll.
- 3) US citizens who may need only Part A or Part B coverage.

This plan is available in all states EXCEPT: AK, CO, DE, IA, KY, MD, ME, MS, MT, NC, NE, NJ, NY, RI, SC, SD, and TN. Coverage can be issued to any address outside of these states.

Plan Highlights

- Issue ages 60-95!
- Hospitalization benefits
- Hospice facility benefits
- Skilled nursing facility benefits
- Home health care service benefits
- Freedom to choose any provider
- Physician and surgeon benefits
- Medicare Part A and/or Part B
- Choice of 5 deductibles
- 80/20 co-insurance up to \$10,000



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