



## BENEFIT CONSULTANTS, INC.

902 South Center Street ♦ P.O. Box 976 ♦ Grove City, Pennsylvania 16127  
Toll Free: 800-854-4099 ♦ Web: [www.davevic.com](http://www.davevic.com) ♦ E-mail: [individual@davevic.com](mailto:individual@davevic.com)

# Coverage Solutions for Every Phase of Life

## Medicare Consultation

Our Medicare Advisors have in depth knowledge of both Medicare and the western Pennsylvania market. Do not miss an opportunity to evaluate your specific situation with one of our advisors, which is always a no cost consultation.

- **Medicare vs. Group Health Plan Consultation**- Identify whether your current group plan or enrolling in Medicare is more beneficial. Discuss Medicare Secondary payer guidelines as they would relate to your employer.
- **Medicare Advantage Plans**- Take advantage of premiums as low as \$0 per month, that include prescription, dental, and vision coverage.
- **Medicare Supplements**- Competitive Plan G and Plan N rates with reputable companies.
- **Part D Prescription Plans**- Detailed analysis on Part D plans specific to each individual.
- **Medicare/Medicaid SNP Plans**- If you have Medicare and Medicaid, don't miss an opportunity to enroll in a SNP plan and receive additional benefits above and beyond what Medicare and Medicaid offer.

## Individual Insurance Products

There are many scenarios in which someone needs to purchase a health insurance policy for them self or their family. In some instances, individuals choose to go uninsured rather than search for assistance. 47% of uninsured individuals would qualify for either subsidy of Medicaid but assume otherwise.

- **Pennie Certified Agents**- Davevic's agents are certified to assist with enrollment through Pennie, which provides an advance tax credit to lower monthly insurance costs. There is no additional cost for our agents assistance.
- **Direct Purchase**- If you do not qualify for an advance tax credit through Pennie, there are policies available directly through western Pennsylvania insurance carriers.
- **Short Term Medical**- While these plans are specific to situations that are short term, they may be the appropriate price and coverage for your needs in between coverages.

***We provide a full range of benefits and price options through Top Rated Insurance Carriers.***

**Call 800-854-4099 or e-mail [individual@davevic.com](mailto:individual@davevic.com) for additional information.**