



## ***Premier Senior Health Plan (PSHP)***

**is an age 65+ employer-sponsored Supplement to Medicare with an optional group Part D Rx plan.**

**It pays the out-of-pocket medical expenses covered but not paid in full by Medicare.**

### **Brokers & Contracting:**

- Simple producer agreement
- Written year-round by individual & group producers
- No recording of calls
- No AHIP training or certifications
- No Scope of Appointment paperwork
- Compensation for life of the plan

### **Features:**

- Guaranteed-Issue for ages 65+ (spouses too)
- Multiple medical & Rx plan designs
- Tax-deductible if premium is employer-paid or from wages
- Portable into retirement, with at-home billing available
- Superior member support & advocacy
- Sponsorship & enrollment permitted year-round

### **Benefits:**

- See any provider nationwide accepting Medicare
- Pays Medicare Part B Excess Charges
- Mirrored "Plan F" for those who turned 65 on 1/1/2020 - current
- Same unisex age-banded premiums in 41 states
- Coverage down to one (1) life minimum
- Option of a "No Donut Hole" Part D Rx (2-life minimum)

### **Sponsorship:**

- Full-time employees are ineligible within sponsors of 20+ total active employees (of all ages)
- Beneficiaries must be enrolled in Medicare Parts A & B by the PSHP effective date
- Provider coverage in all 50 states
- Stable annual renewals every Jan 1<sup>st</sup>
- "A" rated nationwide Medigap carrier
- Sponsorship & residency plan design limits apply in ME, MN, NH, NY, MD, FL, CO, WA, & AK

Click [HERE](#) for broker resources.

Click [HERE](#) to book in a quick call in your calendar & mine