



Senior & Individual Team

Now accepting new referrals for California clients

You can count on the HUB Senior & Individual Team to find a solution for individuals and families of all ages living in California.

The Senior & Individual Team can help with:

Medicare: For Individuals Turning 65 or Retiring

- **ANSWER** basic questions about Medicare coverage and enrollment
- **GUIDANCE** to avoid late enrollment penalties and coverage gap pitfalls, including COBRA
- **COMPARE** current health care coverage to Medicare and explain the differences between different Medicare plans (e.g., Medicare Advantage and Medicare Supplements)
- **PROVIDE** retiree benefits counseling
- **HELP** individuals shopping for Medicare Supplemental, Part D and Advantage Plans

Individual Medical, Dental and Vision Plans: For Individuals Leaving Employment, Dependents Turning 26 and Other Qualifying Events

- **ANSWER** basic questions regarding qualifying life events and enrollment periods
- **COMPARE** available carriers and plans to find the best solution to meet their circumstances
- **HELP** navigate the application process and aftermath

International Travel Medical: For Individuals and Groups Traveling Together

Expatriate Medical Plans: For U.S. Citizens Living in Another Country and Non-U.S. Citizens Residing in the U.S.

We also offer:

- Individual Life Insurance
- Individual Disability
- Individual Long-Term Care

Interested? Contact:
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