

Help your clients find Medicare coverage to meet their needs

Enrolling in Medicare for the first time—or transitioning from another Medicare plan—often brings up questions and creates confusion.

With Fidelity Medicare Services, your firm can help clients wherever they are in their Medicare journey, whether they're retiring early, now, or later. A recent Fidelity study found that 44% of investors ages 59+ are interested in having their financial advisor's help with health care planning.¹

Fidelity Medicare Services provides complimentary online and agent-led education, guidance, enrollment assistance, and year-over-year support for your Medicare-eligible clients. We explain the available options and offer your clients assistance in enrolling in coverage that meets their health care and financial needs.

Offering Fidelity Medicare Services enhances your retirement planning value proposition and serves as an industry differentiator, while addressing a top concern for retirees and adding value beyond traditional money management.

To learn more, contact your Fidelity Relationship Manager or visit [Fidelity.com/MedicareSupport](https://www.fidelity.com/MedicareSupport).

What we offer



Educational resources and tools

Our [Learning Center](#) features articles, decision-support tools, videos, and other resources for clients to explore at their own pace and plan for their future enrollment. Clients can also browse plans and enroll independently.



Licensed, non-commissioned insurance agents

Your clients can meet with one of our licensed insurance agents to learn about Medicare options and get help with enrollment when the time is right for them. There is no cost for this consultation. We recommend your clients schedule an appointment when they're within 6 months of enrolling in Medicare for the first time or changing their existing coverage.



Options from health insurance companies vetted by Fidelity

Fidelity evaluates and contracts with health insurance companies that offer Medicare plans with high levels of quality and service.



Individual plans to address unique health and financial concerns

- Medicare Advantage
- Medicare Supplement (Medigap)
- Part D prescription drug plans
- Stand-alone vision and dental coverage
- Travel health insurance

Frequently asked questions

How does Fidelity Medicare Services work?

Our trained, licensed team specializes in providing Medicare guidance. Whether through a phone consultation or with our online tools and resources, this complimentary service provides your clients with information about health plans that meet their individual needs and preferences. Then our team supports them throughout the enrollment process.

Our team members explain how Medicare differs from other coverage your clients may be eligible for—and provide information on relevant enrollment timelines, late-enrollment penalties, choices for additional coverage, and more.

Why should my firm introduce this service to our clients?

Many people feel overwhelmed and unsure when it comes to making decisions about their health care in retirement—and about Medicare in general. They can often benefit from extra support to make sense of the array of options and rules. Fidelity Medicare Services provides clear, impartial guidance to help them gain the understanding and confidence to make key choices about their Medicare coverage.

When your firm offers Fidelity Medicare Services, you're adding an additional, robust resource that:

- Increases accuracy of retirement income planning by offering transparency into Medicare expenses, including premiums and out-of-pocket expenses
- Complements and expands your retirement planning value proposition
- Provides year-over-year support as client health needs and finances change
- Reduces client anxiety about this personal health care decision

What is the cost?

Fidelity Medicare Services is a complimentary advisory service for you and your clients. It's available to all—a Fidelity account is not required.

Can I join my clients on their calls with Fidelity Medicare Services?

We recommend that your clients meet independently with one of Fidelity's licensed insurance agents to maintain the security of their protected health information (PHI).

We also recommend that your clients connect with you after meeting with Fidelity Medicare Services, so you can help them incorporate Medicare costs into their overall financial plan. We encourage you to follow up with your clients throughout their engagement with Fidelity Medicare Services.

How does Fidelity benefit?

The health insurance companies we contract with compensate Fidelity Health Insurance Services, LLC, directly for each member we enroll. Our individual team members are salaried Fidelity Medicare Services employees and don't receive commissions on plan sales.

How your clients can get started

- Visit Fidelity.com/MedicareSupport to learn more about Medicare and use online decision-support tools.
- Schedule a 1:1 consultation with a licensed insurance agent at Fidelity.
 - Call 833-886-0033 (TTY: 711), Monday–Friday, 8:30 a.m.–8:00 p.m. ET.
 - Schedule online at Fidelity.com/MedicareSupport.



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We do not offer every plan available in your area. Please contact www.medicare.gov or 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or your local State Health Insurance Program (SHIP) to get information on all of your options.

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For a complete list of available plans, please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048) 24 hours a day/7 days a week or consult www.medicare.gov.

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