

American

SENIOR BENEFITS

Putting people back into the people business

Today's Agenda

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Steven Orth



I have been in the business for 9 years now. I enjoy helping people understand the complexities of Medicare as well as educating them on how to prepare for retirement. I find that meeting one on one is the best way to get to know my clients and what their needs are.

Since I am a broker, I can find the best plans on the open market because I am not captive to any one company or product. I am always taking certification classes to make sure I am up to date on the latest plans and rules regarding retirement planning.

I like to review Life Insurance, Long Term Care planning, Medicare, and Retirement with my clients. My goal is always putting the interest of my clients first. I am a One Stop Shop (if you will) because I can handle anything that pertains to one's retirement. I am always available by phone or email!

I have a beautiful wife and 3 active children ages, 18, 14, and 10. We enjoy volunteering at our church, (we make doughnuts!) attending school sporting events, playing games and watching movies. Our family also likes to go camping, have bonfires, and spend time with our pets, family, and friends.

I would be happy to meet you and assist you with your questions and needs.

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Everything we do builds from the “people first” foundation. It’s a credo we live by. American Senior Benefits (ASB) is dedicated to making insurance decisions easier, more informed, and highly personalized for our clients.

Rated A+ since 2006 by the Better Business Bureau.

We feed a child for 45 days through Feed My Starving Children for every client we serve with a policy*

Free college tuition program for doing business with us*

* excludes medicare advantage, Dental, and PDP plans

Visit www.asbmn.com for more information

Retirement Planning

Transition from asset accumulation to income generation and asset distribution with:

- Pension maximization / Pension Protection Act
- Guaranteed lifetime income options
- Avoid income loss from accidents, illness or disability
- Social security preparation
- Tax reduction / Deferred income

Benefits at retirement.

- IRA & ROTH IRA
- Rollover IRA
- SEP IRA

Long-Term Care Planning

Learn about the new face of Long-Term Care:

- Individual or Group Education Sessions
- Protect assets from spend down
- Previously denied? *NEW hybrid options
- Get the care you need in the comfort of your own home. You choose!

Life Insurance / Final Expense

Prevent loss of legacy, home, or business. Pass on wealth tax free to loved ones; insuring continuance or enhancement of lifestyle. Was your Life policy purchased before 2020?

New rates = Lower Premiums:

- Life Insurance – all ages
- Final Expense/Funeral/Legacy
- Death Benefit & Income Protection
- Mortgage or Term Insurance
- Life/LTC hybrid plans
- College preparation/loan opportunities
- Estate planning

Health Insurance for All Ages

Educate and review annually all health care options and costs.

- MNsure: major medical, under 65
MNsure certified office
- Medicare: 65+ or SS Disability
- Part D: Prescription Drug
- Cancer/ Stroke/ Critical Illness/Disability
- Dental & Vision

Our Partners

Hand-selected providers who not only care about the services they offer, but also about the entire experience they create.

Attorney Services

John Markve
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(763) 420- 8943

Home and Auto Insurance

Joel Jacobson
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(952) 239-7353

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AMEC Home Loans

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It's our goal to provide solutions to these concerns. In keeping with our promise we offer nothing but the best products from industry leaders.

Medicare

- A** Aetna / Continental
- A-** American Retirement Life Insurance Company
- A+** Assured Life Association
- A-** Bankers Fidelity Life Insurance Company
- A-** Blue Cross Blue Shield
- A+** Central State Indemnity
- B** Equitable Life & Casualty
- A** Gerber Life
- N/R** Healthpartners
- A-** Humana
- A-** Loyal American Life Insurance Company®
- N/R** Medica
- A-** Medico Insurance Company
- A+** Mutual of Omaha
- N/R** Ucare
- A** United Healthcare (UHC) Medicare Advantage & AARP's Medicare Supplement plans

Annuities

- A+** Allianz
- A-** American Equity
- A-** Americo
- B++** Athene Annuity & Life Assurance Company
- A** Athene of Iowa
- B++** EquiTrust Life Insurance Company
- A** Great American Life Insurance Company® (GALIC)
- A** Life of the Southwest
- A** National Western
- A+** Nationwide Life Insurance Company
- A+** North American Company
- A+** One America
- A-** Royal Neighbors of America

Life Insurance

- A-** Americo – Rated
- A+** Ameritas Life Insurance Corp
- A** Continental Life
- A** Foresters - Rated
- A+** Lafayette Life
- A+** Lincoln Financial
- A+** Monumental Life
- A+** North American Company
- A+** Protective Life
- A-** Royal Neighbors of America
- A+** TransAmerica

Long-Term Care

- A** Genworth Life– Rated “A (Excellent)”
- A+** Lincoln Money Guard - Rated “A+ (Superior)”
- A+** Mutual of Omaha – Rated “A+ (Superior)”
- A+** TransAmerica – Rated “A+ (Superior)”



Financial Security

- Retirement
- Income
- Savings

Protecting Your Health

- Critical Illness
- Hospital - Doctors
- Surgery
- Prescriptions

Planning Your Estate

- Final Expenses
- Spousal Support
- Gifting
- Taxes

Preserving Freedom of Choice

- Long Term Care
- Home Health Care
- Assisted Living

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

<input checked="" type="checkbox"/> Part A	You can add:	<input type="checkbox"/> Part D	You can also add:
<input checked="" type="checkbox"/> Part B			<input type="checkbox"/> Supplemental coverage
			Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.

Medicare Advantage

also known as Part C

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover—like vision, hearing, dental, and more.

	Most plans include:		Some plans also include:
<input checked="" type="checkbox"/> Part A	<input checked="" type="checkbox"/> Part D		<input type="checkbox"/> Lower out-of-pocket cost
<input checked="" type="checkbox"/> Part B	<input checked="" type="checkbox"/> Extra benefits		