

Fidelity Medicare Services[®]

Fidelity Medicare Services guides your employees to Medicare coverage that meets their health and financial needs.

See back side for additional information and full disclaimer.

1173277.1.0



[Fidelity Medicare Services](#)

Help employees find the right Medicare coverage

Why Fidelity Medicare Services?

Employees need guidance to understand the complexity of Medicare. Fidelity has the expertise to provide it.

Impartial information

- Our trained, licensed team provides your employees with personalized Medicare guidance.
- Team members are salaried, not paid on commission.

Industry-leading health plans

- Fidelity evaluates insurance companies to ensure they meet our quality and service standards.

Plans to address individual concerns

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

Resources to enhance knowledge

- Digital tools for education, enrollment, and decision-making available on our [Learning Center](#).

Value to Employees

Employees nearing retirement—and their Medicare-eligible loved ones—receive Medicare guidance and enrollment assistance at no cost.

Confidence for decision-making

- We help employees find and enroll in coverage that meets their needs—and explain timelines, late-enrollment penalties, and additional coverage options.

Simple, easy experience

- By phone or online, your employees receive education on Medicare coverage that meets their personal needs and preferences.

Easy, fast enrollment

- We offer guidance throughout Medicare's enrollment process.

Ongoing personalized support

- Helpful for new-to-Medicare employees or those already on Medicare who want to compare and consider changing plans.
- Year-over-year support throughout retirement.

Benefit to Employers

Your employees gain the knowledge to make informed choices about their health care coverage in retirement.

Trusted resource to offer employees

- Your Medicare-eligible employees have access to clear, accurate information about their health care coverage options.

Simple, easy experience

- We help your employees determine when they're eligible to enroll in Medicare and whether they can delay enrollment.

Easy, fast enrollment

- Your benefits administrators can direct employees to us.
- For assistance with Medicare questions and concerns.

Ongoing personalized support

- There is no cost to you for offering Fidelity Medicare Services.
- Our advice, support, and enrollment assistance is complimentary for your employees.

Fidelity Medicare Services[®]



Executive overview

Medicare-eligible employees often need extra support as they make important decisions for retirement. Fidelity Medicare Services provides complimentary guidance, enrollment assistance, and year-over-year support for Medicare-eligible employees.

Data security & privacy

Please refer to Fidelity Medicare Service's Privacy Policy at <https://www.fidelity.com/privacy-policy>.

Employee experience

Your Medicare-eligible employees can meet with one of our licensed insurance agents by phone to learn about Medicare options and get help with enrollment when the time is right for them.

Cost to employer

There is no cost to the employer for making Fidelity Medicare Services available to its employees.

Cost to employees

There is no cost to employees for using Fidelity Medicare Services. However, if an employee purchases an insurance policy, then they will be responsible for paying the insurance premiums for that policy.

Fidelity compensation

The health insurance companies compensate Fidelity Health Insurance Services, LLC directly for each member enrolled. Our individual team members are salaried Fidelity Medicare Services employees and do not receive commissions on plan sales, which allows them to be neutral about the plans they recommend.

FOR PLAN SPONSOR AND INVESTMENT PROFESSIONAL USE ONLY.

Fidelity Medicare Services ("FMS") is operated by Fidelity Health Insurance Services, LLC ("FHIS").

FMS acts as an insurance broker or agent (collectively referred to as a "Producer"). FMS and its representatives are appropriately licensed and appointed in all states in which it conducts business.

The insurance products are issued by third-party insurance companies, which are unaffiliated with FMS.

Fidelity Health Insurance Services, Corporate Trust Center, 1209 Orange Street, Wilmington, DE 19801

© FMR LLC. All rights reserved.

1173277.1.0

