

Navigating transitions through life

Types of health coverage and Medicare options

The Truist Life Insurance Services (LIS) Medicare and Health Solutions team not only partners with Truist advisors, bankers, and clients but can also assist you with various health needs as you transition through life events. Whether you're retiring, approaching age 65, leaving a job, your spouse needs coverage, or your child is aging off your plan. Our approach centers on listening to your needs, paying attention to your priorities, and focusing on what matters to you. By understanding your unique situation, we can work together to find the most appropriate solutions. Whether it's navigating coverage options or addressing specific healthcare needs, we're here to provide support and a tailored solution. We can assist you with several different types of coverage. Please see below for more information.

- **Major medical:** A health insurance plan designed to cover medical expenses from an unexpected illness or injury. Also, a good major medical plan can aid in the burden of such events as well as be used for preventative care. This coverage is available during open enrollment or for certain individuals that may qualify for a special enrollment throughout the year.
- **Medicare supplement insurance:** This type of coverage protects individuals' finances by filling in the gaps of Medicare insurance.
- **Medicare prescription drug plan:** Medicare does not cover prescription drug plans. However, we are able to assist your clients with the best drug plan option based on their current medication(s).
- **Medicare advantage plan:** A type of Medicare health plan offered by a private company that contracts with Medicare to provide your client with all benefits from Part A and Part B coverage.
- **Dental insurance:** Dental Insurance provides the ability to not only maintain good oral hygiene, which is important to the overall wellbeing of an individual, but also the flexibility to utilize the benefits for cosmetic purposes.
- **Vision insurance:** Vision Insurance is a wellness benefit designed to aid in the costs for routine, preventative eye care such as eye exams, eye wear, contact lenses and other services.



Additional coverage options include:

- **Short term insurance:** For your individuals who did not purchase health insurance during the Annual Enrollment Period (AEP), we can offer them a short term medical plan as a temporary solution to protect them from the financial hardship of unexpected illness and/or injury.
- **International travel insurance:** Traveling is a time to prepare for the unexpected. Most travelers assume they will be covered by their standard medical plan. While traditional plans may offer adequate domestic coverage, they are not designed for international care.



We can help you with your Medicare and health related needs.

Contact the Truist LIS Medicare & Health Solutions team to get connected with a specialist today!

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