

To those we care for on dialysis,

We have new educational resources to help you understand your health insurance options and prepare for open enrollment starting **October 15**.

### **MEDICARE ADVANTAGE IS A NEW INSURANCE OPTION**

Medicare beneficiaries with ESRD now have access to a new type of insurance coverage, Medicare Advantage. Different insurance companies offer Medicare Advantage plans with different features and benefits. To learn more about this new option:

- /// Talk to your Insurance Coordinator
- /// Visit [www.FreseniusKidneyCare.com/MA](http://www.FreseniusKidneyCare.com/MA) for education materials
- /// Call Medicare at 1-800-MEDICARE or visit [www.Medicare.gov](http://www.Medicare.gov)
- /// Contact an independent licensed insurance agent

### **WHY TALK TO AN INDEPENDENT LICENSED INSURANCE AGENT**

We have partnered with an independent licensed insurance agency, SelectQuote. Agents at SelectQuote can assist you in comparing your options so you can make an informed decision about your insurance. SelectQuote will be able to:

- /// Answer your questions and give you guidance on health insurance options
- /// Compare benefits for Medicare Advantage plans available where you live
- /// Determine if there are ways to save on out-of-pocket and prescription drug costs
- /// Give a personalized recommendation based on your doctors and medications
- /// Ensure you are getting all the Medicare benefits to which you are entitled

It is entirely your decision whether you contact SelectQuote for free education and assistance. In addition, you would be under no obligation to follow SelectQuote's guidance. You may also choose to work with a different independent insurance agent.

We know insurance coverage is important to you and we want to assist you in making an informed decision. We are here to support you every step of the way.

Best regards,

Your Care Team  
Fresenius Kidney Care



Contact SelectQuote today about your options.  
Call **1-877-213-1342** or visit  
**[www.SelectQuote.com/FreseniusKidneyCare](http://www.SelectQuote.com/FreseniusKidneyCare)**