

Retiring?
Laid off From Work?
Moving On?
Looking For Lower Cost Health Insurance for Family Members?

You Have Choices!



When you and your employer separate, most of your employee benefits terminate. Depending on the size of the employer, you may be able to continue medical, dental and vision coverage ranging from 3 months to 18 months or longer by paying monthly health insurance premiums to your former employer. You have options:

- Remain on employer's plan by paying COBRA or continuation premiums

OR

- Compare Washington Health Exchange & Direct individual/family medical insurance coverages to the cost of employer provided continuation coverage. Individual/family premiums are based on household income and size of household. If you have no income or are a low income household you may qualify for Apple Health at no cost. Middle income households may qualify for a Premium Tax Credit.

The premiums are the same if you go direct (on your own) or use the services of an Experienced Broker.

Retiring and Eligible for Medicare? JBJ Insurance can help...

- Understand the difference between Medicare Advantage and Medicare Supplement plans. Rates start as low as \$0 additional premium (must be enrolled in Medicare Part A and B).
- Compare Employer provided Retiree medical coverage to all options available in the market.

↳ Medicare 101 Basics - What you need to Know Before You Enroll - Seminars and Webinars available throughout the year. Check website for schedule.

Contact JBJ Insurance for assistance:
Jeffrey B. Johnson, RHU, CEBS
JBj Insurance Group
253.249.7846
Jeff@JBjInsurance.com • www.JBjInsurance.com



33 Years of Expertise on Your Side.