



# How can I help you today?

You could be getting **more benefits** from Medicare.

Let's talk about more benefits to help make your life easier.

Now is the time to consider switching to a Medicare Advantage plan that gives you additional benefits. Call to learn about plans that may include\*:

- Dental benefits • Vision benefits
- Coverage for generic and brand name prescription drugs – even through the coverage gap!
- Allowance for over-the-counter items, like aspirin and vitamins

\*Not all benefits listed may be available on all plans or in a single plan benefit package. Plans without prescription drug coverage are also available.

**Call today! Together we can find a Medicare plan that may better meet your needs.**



Roger Daniel  
406-252-341  
(TTY: 711)

ROGER L. DANIEL  
INSURANCE  
**Humana**

You can also call now to reserve a spot at a neighborhood sales meeting to learn more:  
BILLINGS, Elks Lodge, 934 Lewis Ave  
Wednesday November 8 • 10:30 AM  
Thursday, November 9 • 10:30 AM


Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in this Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and member cost-share may change on January 1 of each year. A licensed sales agent will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 406-252-3411 (TTY: 711), . This is not a complete listing of plans available in your service area. For a complete listing, please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult [www.medicare.gov](http://www.medicare.gov).

## You Have So Many Medicare Options.

### How Do You Choose the Right One?


Come to a free seminar and insurance sales presentation to find out about the Medicare enrollment process, regulations and insurance plans that we offer.

### Reserve a spot at a seminar near you:

 **Contact a licensed agent by phone.**  
**Contact information is not required to RSVP for the seminar.**

(406) 252-3411 (TTY:711)

We are open 8:00 a.m. – 8:00 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. TTY/TDD: 711. For accommodation of persons with special needs at sales meetings, call, (406) 252-3411 TTY/TDD 711.

 [www.rogerdanielagency.com](http://www.rogerdanielagency.com)

## Enroll in our Medicare Advantage Plan

November 6th, 12:00 pm  
ELKS CLUB  
934 Lewis Ave, Billings, MT

November 8th, 12:00 pm  
ELKS CLUB  
934 Lewis Ave, Billings, MT

November 9th, 12:00 pm  
ELKS CLUB  
934 Lewis Ave, Billings, MT

*A sales person will be present with information and applications.*

**Roger L. Daniel**  
**Licensed Sales Agent**

Independent, Authorized Agent for



**BlueCross BlueShield of Montana**

An Independent Licensee of the Blue Cross and Blue Shield Association

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. This information is available for free in other languages. Please call our Customer Service number at 1-877-774-8592 (TTY/TDD users should call 711). We are open between 8:00 a.m. and 8:00 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays. Esta información está disponible en otros idiomas de forma gratuita. Comuníquese a nuestro número de Servicio al cliente al 1-877-774-8592 (los usuarios de TTY/TDD deben llamar al 711). Nuestro horario es de 8:00 a.m. a 8:00 p.m., hora local, los 7 días de la semana. Si usted llama del 15 de febrero al 30 de septiembre, durante los fines de semana y feriados, se usarán tecnologías alternas (por ejemplo, correo de voz).

**Medicare Advantage Plan Notice:**  
HMO plan available in Missoula County. PPO plans available in Cascade, Flathead, Gallatin, Lake, Lewis and Clark, Lincoln, Missoula, Ravalli, and Yellowstone counties. HMO and PPO plans provided by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal.

 Blue Cross and Blue Shield of Montana complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Montana does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Montana:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:  
• Qualified sign language interpreters • Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:  
• Qualified interpreters • Information written in other languages

If you need these services, contact Civil Rights Coordinator  
If you believe that Blue Cross and Blue Shield of Montana has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35th floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960, [Civilrightscoordinator@hsc.net](mailto:Civilrightscoordinator@hsc.net). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services • 200 Independence Avenue, SW • Room 509F, HHH Building • Washington, D.C. 20201 • 1-800-368-1019, 800-537-7697 (TDD)  
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call <1-877-774-8592> (TTY: <711>).**