

Merit Insurance Services is your Senior Center.

Get access to the best products from the top carriers.

MEDICARE PROGRAMS

Medicare Supplements from UnitedHealthcare/AARP, Anthem, Cigna, Mutual of Omaha and United American

Prescription Drug Coverage offered by SilverScript, Humana, Mutual of Omaha and UnitedHealthcare/AARP

Medicare Advantage Plans from Aetna, Anthem, Cigna, CarePartnersCT, CTCare, Humana, UnitedHealthcare and WellCare that offer:

- Broad hospital participation
- Huge selection of doctors
- Coverage in all CT counties
- PPOs and national networks

IN-HOSPITAL CASH PLAN

Low-cost product that helps cover hospital co-pays

- Cash benefits paid directly to the insured
- Guaranteed to issue (ages 40-85)
- Annualized commissions with lifetime renewals
- Skilled nursing facility rider that covers days 1-50

FINAL EXPENSE LIFE INSURANCE

Ideal for individuals who don't want to burden their children or for a surviving spouse who wishes to make up for lost Social Security income

- Low minimum policy requirements: between \$5,000-\$25,000
- Immediate and graded death benefits available

LONG-TERM CARE INSURANCE

With proper planning, this product protects retirement plans and homes

- Avoids the necessity of liquidating assets to pay for care
- Traditional, single pay and combo-linked plans
- Partnership plans are also available

ANNUITIES

We offer an entire portfolio of fixed, indexed and Medicaid-compliant annuities

- Fixed annuities offer better rates than bank CDs and other banking products—check our rates online
- Medicaid-compliant SPIAs
- Liquid income annuities (LIA)