



VOYAGE BENEFITS
MEDICARE & HEALTH PLAN SOLUTIONS



Navigating Medicare

2025 Update

Presented By
Kelly Syren &
Michael McEntire

Insurance Planning for
Life's Next Adventure



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Our Website
www.voyagebenefitsllc.com

Introduction to Voyage Benefits

Voyage Benefits is a complete Medicare **“concierge service”** with over 19 years of experience. Realizing a need for education and assistance to individuals transitioning to Medicare, Kelly Syren formed Voyage Benefits, LLC in 2018. After previous years of working in a large corporate agency setting, Kelly’s desire was to develop more in-depth, personal relationships, and turn “transactional customers” into **“clients for life.”**



Healthcare coverage can be complicated and confusing, but we make it simple. Let us help you navigate through the Health Insurance Marketplace or towards enrolling in Medicare. We know the plans, we understand the options, and will guide you through every step of the process. And if you ever have questions, we'll be there – **at no cost to you.**

Our goal is to listen, evaluate and make recommendations, set up a timeline of events, explain benefits in simple language, and for clients to feel comfortable and confident with the products they are selecting for the upcoming year.

We offer a wide array of insurance products including Medicare Advantage, Medigap, Part D plans, individual and family medical, vision, and dental plans, as well as term life and disability income protection. As an independent broker, Voyage Benefits represents various nationally-recognized insurance carriers and develops custom solutions to fit clients’ healthcare needs and budget.

Our services are always complimentary; there is never a fee or obligation to enroll.



Service Model



▶ Personalized Approach

We want to get to know our clients personally and understand their individual needs regarding healthcare coverage. During the initial consultation, we will discuss the following:

- Timing of transition
- Preferred doctors and hospitals
- Anticipated medical treatment
- Prescription drug coverage
- Dependent coverage
- Budget and anticipated income changes after retirement

▶ Education

It is important for our clients to understand what Original Medicare covers, and respectively, what it doesn't cover. Our mission is to provide education on:

- Original Medicare (**Parts A & B**)
- Monthly costs and how they are paid
- Medicare Advantage plans (**Part C**)
- Medicare Supplement plans (**Medigap**)
- Prescription plans (**Part D**)
- When and how to apply for Medicare
- How Medicare affects H.S.A. accounts
- How to apply for "Special Help"
- How to avoid penalties
- Private networks like HMO's & PPO's

Voyage Benefits also conducts educational seminars virtually, and on-site at large group employers, free of charge.



Service Model Cont.



▶ Enrollment Support

We assist in the enrollment process from start to finish. This includes:

- Guidance throughout the Medicare application process (either online, or by submitting an application to the local Social Security Administration office)
- Working with employers to provide proof of “creditable” coverage
- Ensuring current medical providers participate with the plan
- Confirming enrollment, and providing policy numbers and plan documents

▶ Policy Administration

We never want our clients to sit for hours on hold with an insurance company, only to be transferred from one department to another! Voyage Benefits will handle all issues arising throughout the year, as it pertains to:

- Reviewing claims and deductibles
- Billing issues
- Coverage determinations and appeals
- Completing forms
- Policy changes, including updating contact information, adding or removing family members from coverage, reporting income changes, and payment method changes.

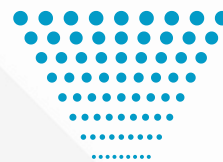
▶ Dependent Coverage

Many times, married couples consist of one spouse becoming eligible for Medicare, and the other is a few years behind. This leaves the pre-65 spouse with various options for transitional (non-Medicare) coverage, including:

- COBRA continuation of benefits for up to 18-36 months
- Individual coverage through the Health Insurance Marketplace, or direct with a private carrier (subsidized depending on income)
- Short-term medical options to bridge the gap until the spouse turns 65 (short-term plans may be purchased for a 6-month term and do not cover pre-existing conditions)



Meet Our Team



Kelly Syren

PRINCIPAL & LICENSED AGENT

Kelly brings over 18 years of experience in the health and life insurance industry, with a passion for helping individuals navigate Medicare and individual coverage with clarity and confidence. She takes pride in building long-term relationships and simplifying complex options, ensuring each client feels supported and informed every step of the way.



Michael McEntire

LICENSED AGENT

Mike has been helping individuals and families with Medicare since 2019, with a background that includes working directly with carriers and launching successful agency operations. He finds purpose in educating clients about their choices and helping them build a Medicare plan that aligns with their healthcare needs and retirement goals.



Kristin King

CLIENT SERVICE SPECIALIST

Kristin has over two decades of experience in sales, marketing, and customer service. At Voyage Benefits, she plays a key role in supporting clients throughout their journey, offering quick answers, clear communication, and a warm, personal touch to every interaction.



Brian Edelman

LICENSED AGENT

Brian became a licensed Health and Life Producer in 2023, bringing his sales background and passion for helping others to Voyage Benefits. He specializes in individual health insurance, guiding clients through Marketplace coverage, employment transitions, and plan comparisons. Brian simplifies complex information to help clients make confident healthcare decisions.