

With you through life's journey...



Securing today
and tomorrow



Tips for your Employees:

November 1, 2016 kicked off the Health Insurance Marketplace open enrollment season! Open enrollment for 2017 coverage runs from **November 1, 2016** through **January 31, 2017**. To start the New Year with coverage you must enroll by **December 15, 2016**. During open enrollment this year, the U.S. Department of Health and Human Services expects over 13 million people to secure a health plan through the marketplace. However, many eligible people continue to remain uninsured.

Help make certain that everyone who may qualify for coverage knows about their options by spreading the word about the open enrollment period for the Health Insurance Marketplace.

Learn more and enroll at www.healthcare.gov.

Social Security's Wounded Warriors website has answers to many commonly asked questions, and shares information about how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different from those available from the Department of Veterans Affairs and require a separate application. The expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Learn more by visiting www.socialsecurity.gov/woundedwarriors

If I retire at age 62, will I be eligible for Medicare?

No. Medicare starts when you reach 65. If you retire at 62, you may be able to continue medical insurance coverage through your employer or purchase it from a private insurance company until you become eligible for Medicare.

For more information, go to www.socialsecurity.gov/medicare