

Information Collection:

In the course of assisting eligible individuals with their Medicare decision-making, *65 Incorporated* counselors will be privy to certain confidential information.

65 Incorporated will collect and retain in our records the following information:

- Name
- Date of birth
- Home and mobile telephone numbers
- Address
- Spouse or other relatives' name and address
- Current healthcare coverage (*not including specific plan details such as customer or group IDs*)
- Participation in a health savings account
- Social Security benefits status (*simply whether or not you receive social security*)
- Utilization of healthcare services (*not including diagnoses or specific medical history*)
- Medications (*for the evaluation of a prescription drug plan*)

If an individual requests our assistance with the the actual enrollment in Medicare or the selection of a Medicare plan, we may have access to the following information but will NOT maintain it in our records.

- Social Security number (*for Medicare enrollment only*)
- Income level (*for the determination about the applicability of IRMAA*)

- Physicians' names and addresses (*for the evaluation of a Medicare Advantage plan*)
- Specific medical diagnoses (*for the evaluation of a Medicare path and plan selection*)

65 Incorporated staff will respect and maintain the confidentiality of all discussions, deliberations, records and any other information generated in connection with the Medicare enrollment process and plan selection. We will discuss confidential information only in the work place and only for job-related purposes. We will not discuss such information outside of the work place or within hearing of other people who do not have a need to know about the information.

For training and process improvement purposes, the consultation call will be recorded. If you prefer your call not to be recorded, please inform your *65 Incorporated* representative of your request at the start of your consultation.

Terms of Service:

Our assistance with your Medicare enrollment process is subject to the following terms:

- An Initial Enrollment consultation includes one 60-minute consultation and one 30-minute follow-up consultation, if needed.
- A report outlining the recommendations from your consultation, along with step-by-step directions, will be compiled in a "Medicare Road Map." This report will be sent to the client in digital format via email within three to five business days after the consultation. If a client requires a printed version of the Road Map, *65 Incorporated* charges an additional fee of \$25 to cover printing and shipping costs.

- Custom Road Maps are created with the information provided by clients to their expert through your Initial Enrollment questionnaire and during consultation session(s). If Road Map revisions are required because the information provided was not complete, accurate, or is being altered after receiving initial results, *65 Incorporated* charges for changes at a rate of \$145 per hour, billed in 15 minute increments.
- *65 Incorporated* provides plan guidance and information to clients based on third-party resources, so that our clients can make informed decisions after reviewing their options. We strongly urge our clients to double-check all critical information, such as plan premiums and key coverage criteria, with companies before making enrollment decisions.
- *65 Incorporated* makes recommendations, but can not make final coverage decisions for our clients; this remains the obligation of each client, after carefully considering the information provided by *65 Incorporated* and from other resources.
- We urge our clients to study all the options carefully. *65 Incorporated* disclaims responsibility for any option chosen by a client, and for the information provided by third party sources.
- In the event of any claim by a client against *65 Incorporated*, the liability of *65 Incorporated* shall be limited to the consideration paid by such client to *65 Incorporated*.
- *65 Incorporated* does not sell insurance or receive any compensation from the sale of insurance plans. *65 Incorporated* is not associated with or endorsed by Medicare or the Centers for Medicare and Medicaid Services.



CONSULTATION AGREEMENT