

# Health & Benefits

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- Group Dental Programs
- Group Health Programs
- Group Life & Vision Insurance Programs
- Health Reimbursement Accounts
- Health Savings Accounts
- Long Term Disability Programs
- Medicare Advantage & Prescription Drug Plans
- Medicare Supplement Plans
- Section 125 and Flexible Spending Accounts
- Short Term Disability Programs
- Voluntary Supplemental Programs



Whether you are starting to explore your Medicare options or a group searching for benefits, chances are you will need to shop for benefits at some point and we are here to help. In addition to drawing from our vast knowledge base to help you make benefits decisions, Montgomery, together with Keystone Insurers Group, evaluates insurance carriers on a regular basis, to ensure that we are offering our customers the best policies at the most competitive prices. You can feel confident that we will do everything we can to customize your policy so it ultimately fits your needs and your budget.

### Group Benefits

Montgomery is excited to partner with Keystone Insurers Group, one of the largest independent agency groups in the country, to continue to provide the expertise and knowledge to help you navigate the ever changing group insurance market. Our Keystone affiliation enhances our ability and opportunity to provide our clients with access to preferred pricing, exclusive products and the most up to date and current compliance information. We will work with Keystone on educating you on the options available, and we think outside the box to help you implement the best plan for your group!

### Individual Benefits

Often, when you are shopping for benefits, it's difficult even to know what is available to you. Montgomery takes the uncertainty out of your shopping process. Our expert Individual Health Specialist will give you the big picture, educate you on the options, and then walk you through the steps to narrow down your choices based on your specific needs and affordability. Along the way, we'll research even the smallest details on your behalf, such as making sure a preferred physician or hospital is in a carriers network.

### Health Care Reform

Keystone and Montgomery also make it a priority to keep up with the rapidly changing world of health care reform. We are here to help your group navigate through the world of group health and keep you compliant along the way.

### Ongoing World-Class Service

After you select a plan, our partners at Keystone will continue to provide customer service throughout the term of your policy. A representative will be available to you for any questions or concerns you might have about your policy, claim, or any other health benefit issue.

### Medicare Benefits

At Montgomery, we understand that Original Medicare can be overwhelming - our objective is to make the process of choosing a Medicare Supplement, Advantage Plan and Part D prescription plan as simple and straightforward as possible. With a Medicare supplement plan, you can have peace of mind knowing you have coverage to help fill the gaps with Original Medicare.



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