

Need help choosing a Medicare plan?

As a Highwater Wealth Group client, you have complimentary access to Medicare support through Chapter.

WHY THIS SERVICE IS IMPORTANT

Healthcare can be one of retirement's largest expenses

Medical needs often increase with age, yet healthcare costs can be difficult to predict. Chapter reports that the average American couple may spend more than \$300,000 on healthcare during retirement. Suitable Medicare coverage can help protect both your health and your long-term financial plan.

WHY WE WORK WITH CHAPTER

Chapter is the only national Medicare advisor that searches and recommends across every available Medicare plan option, including Medicare Advantage, Medicare Supplement and Part D prescription drug plans.

Contact Chapter directly

When reaching out, please say you are a client of Highwater Wealth Group.

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CALL A LICENSED AGENT
978-735-4467

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SCHEDULE ONLINE
[AskChapter.org/RaymondJames](https://askchapter.org/RaymondJames)

1

ENROLLMENT

Chapter helps you decide when to enroll in Medicare and assists with completing enrollment.

2

PLAN & COVERAGE SELECTION

Chapter helps you compare Medicare options and select the plan and coverage that best fit your needs.

3

BILLING SUPPORT

Receive ongoing help with billing and premium payment setup.

4

CLAIMS & APPROVAL SUPPORT

Chapter agents can work with patients, providers and insurance carriers on claims and treatment pre-approvals when support is needed.

What to have ready for your call

● **Preferred doctors**
Names and locations

● **Coverage preferences**
Healthcare or financial priorities

● **Current prescriptions**
Medication names and dosages

● **Highwater contact**
Your advisor's name and email

Consultations are complimentary and there is no obligation to enroll. If your current plan is still right for you, a Chapter agent can confirm it. Raymond James is not affiliated with Chapter or Stride Health. Raymond James receives a one-time referral fee from Chapter for each Medicare Advantage and Medicare Supplement application submitted.

IMPORTANT DISCLOSURES

This material does not provide individually tailored advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Any strategies and/or investments discussed in this material may not be appropriate for all investors. Steward Partners recommends that investors independently evaluate particular investments, strategies and encourages investors to seek the advice of a Wealth Manager. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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