

Medicare insurance planning you can trust



Kathy Beaven, owner

Between co-pays, deductibles, coinsurance and benefits, navigating the landscape of Medicare product options and insurance terminology can be confusing and frustrating.

Especially if you're approaching age 65, you may be asking:

- Why do I need another plan with Medicare?
- What is the difference between a Medicare Supplement and a Medicare Advantage Plan?
- Why do I need a drug plan if I don't take any drugs?
- What about dental and vision Insurance?
- Can I change my plan in the future?

You need an experienced insurance expert to guide you. Kathy Beaven, owner of **Beaven Insurance, LLC**, has been helping clients with Medicare insurance planning for more than 18 years.

"It's all I do," Kathy said. "My focus is on helping seniors find the best product or products to address their unique needs to the fullest extent."

Because so many Medicare products are offered by different carriers, it can be overwhelming to sort through them all. As a broker who is licensed with all major carriers, Kathy can help cut through the clutter.

"I get to know my clients, their expectations and specific insurance needs. Then, I help them determine what carrier/products will address those needs and best suit their lifestyle and budget. My goal is to take the mystery out of insurance buying," Kathy said. "Most importantly, there are no hidden fees, and you never pay any more in premiums by working with Beaven Insurance."

Call today to schedule an appointment and let Kathy find the best Medicare solution for you.



16024 Manchester Road • Ellisville
(636) 549-3800 • www.kathybeaven.com
myinsurance@kathybeaven.com