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Medicare Advantage  
Medicare Part D  
Extra Help LIS  
Hospital Indemnity  
Life Insurance  
Dental Plans

[www.RetiredAndHealthy.com](http://www.RetiredAndHealthy.com)

*Making the complicated simple and affordable!*





Aging is a natural process we all must face. However, HOW we face it is totally up to us! No longer does growing older mean having to accept a lower quality of life. Modern healthcare has turned 65 into the new 50!

However, figuring out the best options, most effective combination and the best bang for your buck can perplex the most intelligent. Which is why NBFS exists.

At NBFS, we strive to give peace of mind during an anxious time by shedding light on the various moving parts, so you can make an educated decision on the benefits that will allow you to enjoy a great quality of life. From Medicare Advantage, Supplements and Part D, to Extra Help for the neediest and hospital indemnity to protect your nest egg.

Therefore, you can take a deep breath and let the tension go. Let us do the heavy lifting and help you to make the best choice which will save you the most money. After all, it's what NBFS excels at... making the complicated simple and affordable!

Sincerely,

A handwritten signature in black ink, reading 'Everett Fonay', is written over the typed name and title.

Everett Fonay  
CEO and Founder

NBFS: [RetiredandHealthy.com](http://RetiredandHealthy.com)



# Our Services

NBFS understands that Medicare and financial security can be a daunting and complicated topic. With so many regulations, laws and options, how do you know you are getting the most coverage for the best price?

Which is why NBFS takes the time to ensure you understand your benefits, options and how to maximize your savings. NBFS makes the complicated simple and affordable!

## Medicare Advantage

[LEARN MORE](#)

A Medicare Advantage plan is a private health insurance plan that you may opt to get your benefits from instead of traditional Medicare. Originally called Part C, Advantage plans usually have an HMO or PPO network of doctors.

## Medicare for Veterans

[LEARN MORE](#)

There have been numerous questions asked on how Veterans can use a Medicare Advantage (MA), Medicare Advantage with Part D (MAPD) or Part D plans and how it coordinates with VA benefits. Keep in mind that MAPD or MA plans are NOT limited only to those with VA benefits.

## Medicare Supplement

[LEARN MORE](#)

A Medicare Supplement Insurance (Medigap) policy, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like co-payments, coinsurance, and deductibles.

## Hospital Indemnity

[LEARN MORE](#)

Hospital indemnity insurance is coverage you can add to your existing health insurance plan. This form of supplemental insurance pays you a predetermined benefit amount per day for each hospital confinement. They usually pay you this daily benefit amount for up to a year.

## Medicare Part D

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Medicare Part D insurance is healthcare coverage that helps beneficiaries pay for prescription drugs. You can obtain Part D coverage in two different ways. If you have Part A and/or Part B, you can enroll in a stand-alone prescription drug plan that works in conjunction with your original benefits. Or, if you have both Part A and Part B, you can enroll in an Advantage Plan (Part C) that includes prescription drug coverage.

## Retirement Planning

[LEARN MORE](#)

Many retirees face tough decisions when it comes to their finances and how to ensure their money lasts them for the rest of their lives. They face new challenges from growing cost of Healthcare and Prescription Drugs to having adequate life insurance. Other factors include whether to keep their home or down size, because they don't have enough monthly income.

## Extra Help LIS

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Even if you don't qualify for full-LIS benefits, you could be eligible for partial-LIS benefits if your income level is at or below 150% FPL (resource limits also apply - see charts below).

## Life Insurance

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If you were to die prematurely, you can make sure your family is taken care of and their needs are met. There are different options, to ensure your specific wants and needs are met. Read below your options when it comes to life insurance.

# What Are People Saying?

## Outstanding Service!



Thank you for being willing to accommodate those who are in immediate need of your services. The time you and your staff provided helped us provide 1,500 clients with additional needed services.

Again, thank you for your contribution.

**Rev/Dr. H.L. Standberry**

## An Advisor At His Best!



Thank you for assisting me and my mother with her retirement portfolio. The Index Annuity you recommended has performed far better than we could have imagine. The services you offer is saving my family a lot of money, and has been truly a blessing.

**Casmier Tyler**

## A True Professional!



As a professional and independent insurance adviser, you have served me with the highest and most outstanding service. Exhibiting great knowledge, also showing the ability to find ways to get things done; which makes me feel secure for all of my insurance needs. I would highly recommend your services!

**Paul Hall**

## Best Financial Advisor!



Mr. Foney was masterful in assessing one's retirement needs for "Guaranteed Income", filling the GAP in the shortfall needed to pay bills and have EXTRA \$ into retirement and beyond. I would highly recommend your services to address retirement planning needs for Businesses and Families!

**Christopher J. White**



Take a Look at Our Website:

[www.RetiredAndHealthy.com](http://www.RetiredAndHealthy.com)