Are You in Need of Individual Medical Coverage?

Are you losing your current medical coverage?
Is your current plan unaffordable?
Are you ineligible for your employer’s medical plan?
Is your COBRA coverage ending and you need help finding a new plan?
Do you need coverage for your spouse or children?

We know that taking care of your family’s health and well-being is important. That’s why we offer expert recommendations from licensed insurance agents, a portable and secure website, and multiple options for all your insurance needs with the MarketLink℠ Individual Exchange.

Medical insurance can only be selected during the annual Open Enrollment window, which is a set time period each year. The Open Enrollment period for 2016 begins November 1, 2015. The only exception to this rule is for individuals who experience a qualified life event such as getting married, divorced, adopting a child, or having a baby. Supplemental insurance can be bought any time.

MarketLink’s exchange offerings are designed to meet the needs of all employee types, including:

- COBRA Qualified Beneficiaries
- Part-Time Employees
- Variable Hour Employees
- Active Employees
- Dependent Child Losing Coverage
- Retirees
Get started with MarketLink:

**What you’ll need:** Have an idea of what insurance you might want to purchase. Be prepared with the names of the dependents you may want to cover and your contact information including your zip code and a telephone number where you can be reached.

**What to expect:** You can call directly to speak to an agent, or go online to review your options and get quotes. Then a licensed agent will call you to discuss your choices and when you’re ready, help you enroll.

**You can access the website anytime,** day or night, from anywhere you have Internet access. The call center is open Monday through Friday, 8 AM to 8 PM, and Saturday 11 AM to 4 PM, Central Time. We also offer extended hours during annual open enrollment.

Our call center staff provides personal guidance to help individuals select the right benefits for themselves and their families.

1. EVALUATE
   A licensed agent provides personal guidance, helping employees assess their needs and evaluate their coverage options.

2. SHOP
   Using the online quoting tool, the agent provides a personalized quote that includes a subsidy calculation.

3. ENROLL
   Once a policy is selected, the agent helps the employee set up a billing and payment method that works for them.

Call toll free: **1-855-263-0249** or visit the online marketplace: [http://insurememmajwterril.mymarketlink.com](http://insurememmajwterril.mymarketlink.com)