

# HOWARD ENROLLMENT GUIDE FOR MEDICARE-ELIGIBLE INDIVIDUALS



## YOU WILL WANT TO LOOK INSIDE TO LEARN MORE ABOUT:

- **Connecting with a licensed benefits counselor**
- **Exploring your new healthcare coverage options**
- **Enrolling in a plan that meets your needs and budget**

This Enrollment Guide contains important information on your retiree healthcare benefit options and how to enroll in Medicare healthcare coverage. It is important that you read through all pages carefully so that you can select the plan option that best meets your needs.

### **Aptia365\***

P.O. Box 14401, Des Moines, IA 50306-3401

**retiree.aptia365.com/HowardAccess**  
**866.696.8680 (toll-free)**

For deaf or hard of hearing: Dial 711 for  
Telecommunications Relay Service  
857.362.2999 (fax)

\* Services provided by Aptia Insurance Services  
Group LLC



This guide has been organized to provide you with a clear roadmap for your upcoming healthcare plan change.

**SUCCESSFUL ENROLLMENT USING A STEP-BY-STEP PROCESS** — Following these steps will help you understand what to expect, what is needed, and how to get ready for a smooth transition. **Page 2**

**PREPARING FOR YOUR CONSULTATION** — Using this guideline will help you get the most out of your appointment with your licensed benefits counselor. **Page 4**

**COVERAGE AND PLAN TYPES** — Utilize these pages for understanding which plan options may best fit your needs and budget. **Page 6**

**OTHER INSURANCE OPTIONS** — Understand how you can build complete coverage with Dental and Vision insurance. **Page 7**

**ASSISTANCE BEYOND ENROLLMENT** — Our team is available year-round to answer any questions or concerns you may have regarding any healthcare plan related matter. **Page 9**

**ADDITIONAL MEDICARE RESOURCES** — The Centers for Medicare and Medicaid Services provides a variety of learning opportunities you may wish to explore. **Page 10**

**FREQUENTLY ASKED QUESTIONS** — Review these FAQs to help guide the transition to your new healthcare plan. **Page 11**

**HEALTHCARE PROVIDER AND PRESCRIPTION DRUG INFORMATION** — Record this important information and send to us 10-14 days before your consultation. **Page 15**

# Welcome to Aptia365

Having the right healthcare coverage to meet your needs and budget during retirement is important. That's why Howard. has engaged Aptia365 to help you evaluate your new plan options and enroll in a healthcare plan that best fits your needs and budget.

This change is intended to provide retirees and eligible dependents with more flexibility and assistance with:

- Providing access to a greater variety of plans in the marketplace.
- Connecting you with an experienced, licensed benefits counselor who will assist you in making a new healthcare plan election.

**You will shop for and enroll in your new healthcare coverage through Aptia365.** You now have several options to choose from to meet your healthcare and prescription drug needs. Aptia365 and its licensed benefits counselors are ready to support you before, during, and long after your health plan changes. They will help you understand the different individual plans offered to you, assist you in determining which plans provide the coverage you need, and complete your enrollment when ready.

**You will have assistance at every step from a benefits counselor.** A benefits counselor will help you compare your health and prescription drug coverage options, and complete your enrollment when you are ready. You may also visit our website to learn more about the different plans and compare your coverage options. Refer to page 4 for more information about connecting with a benefits counselor.

**In the meantime, review this Enrollment Guide.**

It contains tools and exercises to help you start learning about your new healthcare plan options. Completing the information requested in this guide will make it easy for you and a benefits counselor to evaluate your options and help you enroll on time.

**Our team is excited to serve you in this new program.** Licensed benefits counselors are available to support you during your enrollment period. You may reach Aptia365:

- Online at **retiree.aptia365.com/HowardAccess** at your convenience, 24 hours a day, seven days a week.
- Any business day, from 8:00 a.m. to 5:30 p.m. at 1- 866-696-8680 (toll-free) to set up a consultation. Those who are deaf or hard of hearing, please dial 711 for Telecommunications Relay Service.

For additional information about Aptia365, including our compensation and privacy practices, please see the enclosed document.

We look forward to working with you.

*Aptia365*



# What steps do I have to take to successfully enroll in my new plan?

This transition will be an easy one if you review the steps below and gather the requested information prior to your consultation. Doing so ensures you will be accurately and efficiently enrolled in the plan that best fits your needs and budget.

## STEP 1: Upon receipt

- Review this Enrollment Guide
- If you are Medicare eligible, be sure you have enrolled in coverage for Medicare Parts A and B. You must have already enrolled in both in order to enroll in healthcare coverage with Aptia365. Contact the Social Security Administration at **www.ssa.gov** or by calling 1-800-772-1213 (TTY 1-800-325-0778) if you have not yet enrolled in Medicare Part B.

## STEP 2: Schedule your consultation

### Consult with a licensed benefits counselor

Go online at **retiree.aptia365.com/HowardAccess** to schedule a one-on-one consultation with a licensed benefits counselor. From the navigation bar at the top of the page, click “Schedule a Consultation.” If you prefer, you may also call to schedule. It is important to act NOW to select your date and time. Don’t wait until the end of your enrollment period approaches before making this appointment; doing so may leave you with a short amount of time in which to make a decision.

## STEP 3: Before your consultation

### Preparing for your consultation

Start by keeping track of your individual healthcare coverage needs. Providing correct and complete information will help your benefits counselor analyze your health plan coverage specifics:

- Use the worksheet on page 15 to list your important healthcare providers and prescription drugs; you may enter his information online by

visiting **retiree.aptia365.com/Howard Access**.

- Think about plan features that are important to you.
- Prepare any questions you may have for your licensed benefits counselor.
- Have your Medicare insurance card handy, but do not mail or fax this information.
- Gather any documentation that pertains to a Power of Attorney, if applicable to you.
- Go online to visit our website: **retiree.aptia365.com/HowardAccess**. Our online tools are easy to use, and utilizing them can help you feel more comfortable with this process and also reduce the amount of time you spend on the phone with your benefits counselor.

## STEP 4: Conduct your consultation

### Explore your new plan options when you consult with your licensed benefits counselor

Please take this opportunity to utilize your benefits counselor and his or her health insurance expertise. He or she will present you with all of your options so you can feel confident about the decision you are making.

## STEP 5: Enroll in a plan to avoid a gap in coverage

### Enroll in your new plan with your licensed benefits counselor

When you are ready to enroll in your new plan(s), you will:

- Have your benefits counselor complete your enrollment over the phone.
- Provide information to set up payment for your premium.
- Be sent any forms that are required; please review, sign, date, and return promptly.



#### **STEP 6: Begin coverage**

Begin coverage in your new plan(s).

#### **STEP 7: After enrolling in your new plan(s)**

Once you have enrolled, you:

- May be contacted by your new insurance carrier in order to verify your enrollment; please do not ignore this request, as doing so could delay or nullify your coverage.
- Will receive your new insurance cards by mail from your insurance carrier a few weeks after your enrollment has been processed; please review them for accuracy.

#### **STEP 8: Ongoing**

Store this Enrollment Guide and contact information in an easy-to-find location so you can contact us whenever a need arises.



Our benefits counselors are licensed insurance advisors; they are not salespeople who are compensated by commission. They receive no incentive for helping you enroll in any specific plan. Their goal is to work with you to help you arrive at a plan decision that is best for your needs and budget.

As you review this Enrollment Guide and the enclosed documents, please reach out to a benefits counselor if you feel you need assistance. These individuals are ready to provide you with any help you may need during this process, or in the years to come.



# How do I schedule an appointment with a benefits counselor and how should I prepare for my consultation?

**Follow these steps to ensure that you are prepared for your phone consultation with your Aptia365 benefits counselor.**

**1**

**GO ONLINE AT [RETIREE.APTIA365.COM/HOWARDACCESS](https://retiree.aptia365.com/howardaccess) TO SCHEDULE A CONSULTATION WITH A BENEFITS COUNSELOR.**

From the navigation bar at the top of the page, click “Schedule a Consultation.” If you prefer, you may call 1-866-696-8680 (Monday through Friday, 8:00 a.m. to 5:30 p.m. ET) to schedule your one-on-one consultation with a licensed benefits counselor. If your spouse is also eligible to enroll, you may schedule your consultation together. Jot down the date and time for this appointment below:

**Consultation Date:** \_\_\_\_\_

**Time:** \_\_\_\_\_

**2**

**COMPLETE THE HEALTHCARE PROVIDER AND PRESCRIPTION DRUG INFORMATION FORM**

included in this guide on page 15 and mail or fax the following information at least 10-14 days before your consultation.

**Address:** Aptia365  
P.O. Box 14401  
Des Moines, IA 50306-3401

**Secure fax:** 857-362-2999

## OR, YOU CAN SAVE TIME BY GOING ONLINE!

**You can shorten the amount of time you spend on the consultation call by submitting your prescription drug information and healthcare providers through the website by following these steps:**

- Start by visiting the homepage at [retiree.aptia365.com/HowardAccess](https://retiree.aptia365.com/HowardAccess)
- To enter your prescription drugs and healthcare providers directly to your profile, navigate to 'For Medicare Eligible Retirees' then to 'Shop for Healthcare and Prescription Drug plans.'
- Follow the step-by-step instructions and you will be directed to a location where you will enter the prescription drug and healthcare provider information.
- Your prescription drug and healthcare provider information will be pre-loaded and available for your licensed benefits counselor prior to your consultation.





**Your benefits counselor will ask you the following questions during your consultation, but it helps to have them in front of you and be better prepared for your call. Your answers to these questions will help your benefits counselor discuss healthcare insurance plans that best fit your needs.**

**3**

**CONSIDER YOUR ANSWERS TO THE FOLLOWING QUESTIONS PRIOR TO YOUR CONSULTATION:**

- Do you have end stage renal disease (ESRD)?
- Do you currently reside in a Nursing Home or Assisted Living Facility?
- Do you anticipate spending considerable time away from your primary residence during which you would seek non-emergency medical care?
- Are you comfortable with an HMO/PPO network which may include some, but not all, of your providers and may not provide care outside your area without additional higher fees?
- Do you use healthcare providers that do not accept Medicare? (You can call your providers and ask the billing department.)
- Are you entitled to TRICARE For Life, other prescription drug/health benefits through the VA, or any other health or prescription drug benefits not listed here?
- Has Medicare or the Social Security Administration notified you that you are eligible for assistance with paying for Medicare prescription drug plan costs?
- Are you currently receiving Medicaid benefits?

**4**

**BE READY ON THE DATE AND TIME YOU SELECTED FOR YOUR CONSULTATION, AND:**

- Have your Medicare (red, white, and blue) ID card available for your consultation. You will need to provide both your Part A and Part B effective dates. Please do not email or fax this card or Medicare number.
- Allow enough time for the consultation, approximately 60-90 minutes.
- Make certain any family member or caregiver is available for the call if desired.
- Wait for your benefits counselor to call you.
- Promptly reschedule the consultation if you find you cannot keep the appointment you originally scheduled by going online at **[retiree.aptia365.com/HowardAccess](http://retiree.aptia365.com/HowardAccess)** or by calling 1-866-696-8680; those who are deaf or hard of hearing should dial 711 for Telecommunications Relay Service.





## How can I learn more about my Medicare options?

In most cases, when a person enrolls, they will choose between these options.

**Use this chart to help you decide which option is right for you.**

Step 1: Decide if you want	
Original Medicare WITH MEDICARE SUPPLEMENT	Medicare Advantage Plan LIKE AN HMO OR PPO NETWORK
<b>PART A</b> (HOSPITAL INSURANCE) <b>PART B</b> (MEDICAL INSURANCE)	<b>PART C:</b> INCLUDES BOTH PART A (HOSPITAL INSURANCE) & PART B (MEDICAL INSURANCE)
<p>Medicare provides this coverage.</p> <p>You have your choice of doctors, hospitals, and other providers that accept Medicare.</p> <p>Most people pay a monthly premium for Part B. In addition, you will pay deductibles for services covered under Parts A and B and pay co-insurance for all Medicare-covered services.</p> <p>IN ADDITION, YOU MAY ADD A MEDICARE SUPPLEMENT POLICY TO YOUR PART A AND B MEDICARE COVERAGE.</p> <p>These plans are offered by private insurance companies that pay all or part of the deductibles and co-insurance with predictable out-of-pocket expenses.</p> <p>Note: You can enroll in either a Medicare Advantage Plan that offers prescription drug coverage as part of the plan, or a Medicare Supplement policy and a free-standing prescription drug plan.</p> <p>No network restrictions, as long as the provider accepts Medicare.</p>	<p>Private insurance companies approved by Medicare provide this coverage.</p> <p>In most plans, you need to use approved network doctors, hospitals, and other providers or you will pay more.</p> <p>You pay a monthly premium (depending upon the plan), your Part B premium, and co-payments for covered services.</p> <p>Costs, rules, and coverage beyond what's covered in Medicare Parts A and B will vary by plan.</p> <p>Note: If you join a Medicare Advantage Plan, you cannot have a Medicare Supplement policy or enroll in a free-standing prescription drug plan.</p> <p>Normally you will see lower monthly premium costs, but higher out-of-pocket expenses when services are rendered.</p>
Step 2: Decide if you want Prescription Drug Coverage (Part D)	
<p>If you want this coverage, you must choose a Medicare Prescription Drug Plan.</p> <p>These plans are run by private insurance companies approved by Medicare.</p> <p>You must pay the monthly plan premium and drug co-payments.</p>	<p>Most Medicare Advantage Plans include prescription drug coverage (Part D).</p> <p>The prescription drug premium is included in your monthly Medicare Advantage premium. You will be responsible for co-payments and any other plan costs.</p>





## What other insurance options should I be considering to round out my coverage?

During your consultation with your licensed benefits counselor, he or she will review all of your benefits options with you, discuss your personal situation, and answer any questions you may have. Your benefits counselor will help educate you about additional insurance options available that you may wish to consider in order to make the best possible decision for you and your family.

### DENTAL INSURANCE THROUGH APTIA365:

Enrolling in dental insurance can be a cost-effective way to address the costs of annual exams and related services such as fillings and extractions. Dental insurance can play an important role in your health. Since people with dental insurance are more likely to visit the dentist, a solid insurance plan can help you maintain good oral health, which promotes your overall health.




### VISION INSURANCE THROUGH APTIA365:

Vision insurance is a type of supplemental insurance that can help pay for yearly eyesight exams, glasses and/or contact lenses. With vision insurance, you will also have access to eye doctors who are focused on keeping your eyes healthy by detecting conditions such as glaucoma or cataracts.



You may go online to view your additional insurance options and enroll in a plan of your choice.

- Start by visiting the homepage at **[retiree.aptia365.com/HowardAccess](https://retiree.aptia365.com/HowardAccess)**
- Navigate to 'Additional Insurance'. Click on the boxes titled 'DENTAL' and 'VISION.'
- Enroll in the Dental and/or Vision plan(s) of your choice online or with the assistance of your benefits counselor.



**Your licensed benefits counselor  
is available year-round if you  
need assistance with your  
healthcare plan.**





## What type of assistance is available to me after I enroll?

### We are here to help beyond your initial enrollment

Once you have enrolled in a medical plan through Aptia365, your licensed benefits counselor is available to provide assistance with any healthcare plan related matter. If you have questions about your plan or a claim, or problems resolving an issue with a carrier, help is just a phone call away.

### What to expect in the years to come

Typically, if you like your healthcare plan(s), and the carrier continues to offer the plan(s), you do not need to re-enroll each year. However, there are a few things you will need to consider each fall:

- We will send you a reminder that the Open Enrollment Period is approaching. If you do wish to make a new healthcare plan election, keep in mind the Medicare Open Enrollment Period is October 15–December 7.
- By law, your insurance carrier is required to send you information about plan or pricing changes. Please be certain to open, review, and save all of this documentation.
- If you are considering making a change to your healthcare plan, please be certain to contact a Aptia365 benefits counselor BEFORE making any changes on your own. There are implications you will need to consider, and our licensed benefits counselors are trained at making sure you understand these prior to enrolling in a new plan.

### How you can reach us

- **Go online:** [retiree.aptia365.com/HowardAccess](https://retiree.aptia365.com/HowardAccess)
- **Call:** 1-866-696-8680; those who are deaf or hard of hearing should dial 711 for Telecommunications Relay Service.
- **Mailing address:** P.O. Box 14401, Des Moines, IA 50306-3401
- **Fax:** 857-362-2999



Make sure your email and mailing addresses are up-to-date with us, as we may send you different communications throughout the year and want to have the most accurate way of reaching you.





## Where can I find out more information about the Medicare program?

If you are new to Medicare, or just want to better understand the Medicare program and different benefits, you may visit CMS (Centers for Medicare and Medicaid Services) at **<https://www.cms.gov>**.

CMS produces a comprehensive publication each year that discusses the Medicare program in its entirety. You may request a printed copy of this book by calling 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048. You may also access this publication online by visiting **<https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf>**

### MEDICARE

- Go online **[www.medicare.gov](https://www.medicare.gov)**
- Call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048), available 24 hours a day, 7 days a week

### SOCIAL SECURITY

- Visit your local Social Security office
- Go online **[www.ssa.gov](https://www.ssa.gov)**
- Call 1-800-772-1213 (TTY 1-800-325-0778)







## Where can I find answers to additional questions I may have?

We recognize your health plan choices and costs are important to you. If you have questions, we encourage you to call and talk to a benefits counselor. Below you will find answers to many questions frequently asked by retirees and their dependents.

### HOW IS MY HEALTH INSURANCE CHANGING?

Your former employer is changing the way it provides you with healthcare coverage. Your current group health plan coverage will end soon and you will need to choose a new plan to ensure you have the coverage you need going forward.

### HOW WILL I OBTAIN MY NEW HEALTH INSURANCE?

In order to help you find the plan that best fits your needs and budget, your former employer has partnered with Aptia365 to guide you through the process from beginning to end. Aptia365 will be your single point of contact for health and prescription drug insurance issues — before, during and after the transition to your new healthcare plan.

### WILL I BE REQUIRED TO CHOOSE A NEW DOCTOR?

It depends on the health insurance strategy that you choose. Medicare Supplement plans allow you to choose any doctor that accepts Medicare, while Medicare Advantage uses networks of doctors who accept only certain plans. Your Aptia365 benefits counselor will help you find a plan that works with your doctor.





## Where can I find answers to additional questions I may have? *continued*

### HOW LONG WILL THE APPOINTMENT WITH MY BENEFITS COUNSELOR LAST?

In general, you'll spend about 60 to 90 minutes on the phone speaking with your licensed benefits counselor. The length of the call will depend on whether you enroll that day or want to include a family member or caregiver, or a power of attorney on the call. The length of your appointment will also depend on how much preparation you wish to do in advance.

Remember, your benefits counselor is an excellent resource and will take as much time on the phone or in a future conversation as you need to feel comfortable with your enrollment decision.

If you go online to the Aptia365 website prior to your consultation to enter your prescription drugs, your appointment could be much shorter. See the checklist in this Enrollment Guide for details on how to prepare for your call.

### IF I NEED ASSISTANCE WITH ENROLLING, CAN SOMEONE SPEAK WITH MY BENEFITS COUNSELOR ON MY BEHALF?

If you complete and sign a Personal Information Authorization form (found on [retiree.aptia365.com/HowardAccess](https://retiree.aptia365.com/HowardAccess) in the 'Prepare For Your Consultation' section), anyone listed on the form can assist you with your plan information and/or selections. However, **a durable Power of Attorney (POA) document must be on file at Aptia365 for anyone but the retiree to enroll in healthcare coverage**. Anyone who is listed on the durable POA can act on behalf of the retiree in all insurance capacities.





# Where can I find answers to additional questions I may have?

## IF I LIKE THE BENEFITS COUNSELOR I HAVE MY CONSULTATION WITH, CAN I REQUEST THAT SAME PERSON AGAIN?

The person you enjoyed dealing with before may not be available due to other scheduled appointments when you call. Every benefits counselor must, by law, be licensed, certified, and appointed to talk with you about the plans in your specific geographic area.

Please be assured that if you can't reach the benefits counselor you request, all of your information is available in our secure system, and another benefits counselor will be able to assist you.

## DO I NEED TO ENROLL IN MEDICARE PART B?

Yes, in order to qualify for a Medicare Supplement or Medicare Advantage plan, you must be enrolled in both Medicare Part A and Part B, and continue to pay for those premiums.

## DO I NEED TO ENROLL IN A MEDICARE PART D PLAN?

Medicare recommends that you enroll in a plan when you are first eligible, both to gain access to discounted prescriptions and to avoid Medicare's permanent late enrollment penalty.





# ? Where can I find answers to additional questions I may have? *continued*

## WILL MY NEW COVERAGE COVER ME IF I TRAVEL?

When traveling domestically, as long as a hospital, clinic, or doctor accepts Original Medicare, Part A, and Part B, healthcare providers will accept your Medicare supplement plan. For Medicare Advantage plans such as HMOs and PPOs, there will be network restrictions when traveling outside of your plan's area. Medicare supplement plans also have an additional rider or benefit for foreign travel. Your licensed benefits counselor can provide additional details on healthcare benefits while traveling during your consultation or at any point throughout the year.

## IF I DON'T LIKE THE PLAN I'M ENROLLED IN, WHEN CAN I CHANGE?

Medicare supplement plans can be changed at any point during the course of the year, but may require underwriting to do so. There is a one-time window of guaranteed insurability after your initial enrollment into Medicare or after you leave a terminating group plan. After that window closes, carriers may ask you underwriting questions if you are changing your plan. Each carrier has its own rules, so it is important to discuss these with your benefits counselor. There is no medical underwriting for changing Medicare Advantage plans, however, Medicare Advantage and Medicare Advantage Prescription Drug plans only accept enrollments during the Annual Enrollment Period (October 15th–December 7th) for a January 1st effective date. Additionally, Part D prescription drug plans can only be changed during the same Annual Enrollment Period for a January 1st effective date.







## What information do I need to provide?

### HEALTHCARE PROVIDER INFORMATION

**YOUR NAME** \_\_\_\_\_ **PHONE** \_\_\_\_\_

Please list your current healthcare providers below. Some healthcare plans like HMOs and PPOs use networks. Gathering your healthcare providers' information here will help your benefits counselor compare access to your current providers. You may also contact your providers and ask them which plans they accept.

#### CURRENT HEALTHCARE PROVIDERS (PRIMARY CARE, SPECIALISTS, ETC.)

Name	Address	Phone Number
------	---------	--------------

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### PRESCRIPTION DRUG INFORMATION

In order to construct an accurate cost analysis, we will need your complete and correct drug information. For example, it is important to indicate the name of the drug that you are taking, and whether you are taking a BRAND or GENERIC version. Please note, over-the-counter medications, vitamins, and supplements are not covered by prescription drug plans and therefore are not required on this form.

#### CURRENT PRESCRIPTIONS, DOSAGES, FREQUENCY AND WHERE/HOW YOU OBTAIN THE MEDICATION

Medication	Dosage	Frequency	Pharmacy or Mail Order
------------	--------	-----------	------------------------

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please complete one form per person. If you have additional healthcare providers or prescription drugs to share with your benefits counselor, please make a copy of this page (prior to completing) and use it to record your additional entries.

**REMEMBER!** You may go online to enter your prescription drug information 2-5 days prior to your consultation; doing so will shorten the amount of time you spend on the consultation call. Follow the step-by-step instructions listed in the yellow box on page 4.

If you are unable to go online, please fax or mail this worksheet 10-14 days prior to your scheduled appointment to:



**Aptia365**  
**P.O. Box 14401, Des Moines, IA 50306-3401**  
**Fax: 857-362-2999**

[The remainder of this page is intentionally left blank so that if you submit this information by mail, you won't be mailing anything important that you may need later]

[illegible]

The insurers whose policies you may enroll in are separate and independent from Aptia365. Aptia365 is not responsible for any insurer's or service provider's failure to provide coverage or service, including but not limited to any failure resulting from the insurer's or service provider's current or future financial condition or solvency. From time to time, insurance companies may become insolvent and fall into receivership with the state's insurance regulatory authority. In addition to potential access to state guarantee funds, these state departments also may provide financial information. See your state's department of insurance website for any information they may provide. While each state does impose its own minimum capital and surplus requirements on insurers, Aptia365 also advises that you consider the ratings of an independent agency. Independent agencies, such as A.M. Best ([www.ambest.com](http://www.ambest.com)), may also issue ratings describing their evaluation of an insurer's financial ability to honor its insuring obligations. Insurers receive different ratings. Some insurers available to you fail to achieve the agency's rating for superior or excellent. Aptia365 recommends that you carefully consider financial information provided by both state insurance regulators and independent rating agencies when purchasing insurance coverage.

