

## Partnership with Bernard Health

Baird clients have access to licensed, noncommissioned health care advisors

As health care costs continue to rise, integrating health insurance and health care expenses into the wealth management process will help clients make informed decisions on complicated topics that will have a significant impact on the financial future.

**If you have questions or need more information, contact:**

### INTRODUCTION TO BERNARD HEALTH

Need health insurance advice? Baird has partnered with Bernard Health, a nationally recognized leader in helping individuals and families plan for their healthcare, to assist our clients in finding the best possible insurance strategy.

Many clients spend thousands of dollars every year on healthcare, including insurance premiums, deductibles, and copays. Couples retiring in the next five years can expect to spend between \$350,000 and \$500,000 on healthcare during retirement. Participating clients of Baird will have unlimited access to a team of licensed, noncommissioned experts at Bernard Health.

Bernard Health advisors can help Baird clients over email, by phone, and over video conference. They have helped thousands of individuals and families save time, save money, and get peace of mind in this complicated area.

**Here are just a few examples of ways Bernard Health can help:**

#### MEDICARE

- I'm turning 65 soon. Should I sign up for Medicare? Or should I stay on my company's insurance plan?
- Do I qualify for tax credits to help me pay my insurance premiums?

#### UNDER 65 HEALTH INSURANCE

- What do I do about health insurance if I sell my business or retire early?
- Do I qualify for tax credits to help me pay my insurance premiums?

#### MEDICAL BILLS

- I expect thousands of dollars in medical bills this year. How do I avoid being overcharged?
- The pharmacy is telling me I owe \$200 for this prescription, but last month it was only \$40. Did someone mess up?



**SAVE TIME**



**SAVE MONEY**



**PEACE OF MIND**

*The entire process is too complicated. I did not have time to figure out which health plan best suited my needs. Bernard Health's staff completed everything for me. It was wonderful.*

- Peggy, CA

*I've relied on the advice and expertise of Bernard Health for three years now and feel I have the best healthcare coverage at the lowest cost as a result.*

- Hank, TN