



The Central Pennsylvania Association Of Health Underwriters

CPAHU Invites You to Join Us for  
a Seminar on  
“Medicare & Medigap” - 2CE  
“Understanding Medicare Options” - 1 CE

Course Description

Medicare and Medigap programs have become more complex and involved every year. Although Medicare is a valuable resource, it does not cover all RX medications, nor does it pay for all services a beneficiary may need. In addition, since Medicare involves deductibles and coinsurance payments, some people end up with large out-of-pocket expenditures to manage. Medicare supplemental insurance policies, also called “Medigap Plans”, may help to meet a beneficiary’s medical insurance needs.

This course provides basic instruction on how Medicare benefits work and how Medigap policies can supplement these benefits transactions every year.

The provisions and rules to these programs are critical knowledge that every insurance broker must understand to advise clients appropriately.

**Presented By:  
Craig Ritter**

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>When:</b>                  | Tuesday - September 15th, 2009<br>Registration: 8:00 am - 8:45 am<br>Leg Update 9:00 to 9:15 - Vince Phillips, Eric Beittel<br>Seminar: 9:15 am to 12:00 pm - Craig Ritter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Where:</b>                 | Eden Resort/Best Western<br>222 Eden Road, Lancaster Pa, - 717-560-8400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Featured Speaker:</b>      | <b>Craig Ritter</b><br>Craig graduated from Penn State University with a BS in Finance. He began his insurance career in 1992 with USF&G where he earned Certified Property and Casualty Underwriter (CPCU) and Associate in Fidelity and Surety Bonding (AFSB). In 1997, he joined his father’s insurance agency which focused on Medicare Supplement and other Senior Products. In 2007, he became sole owner of Ritter Insurance marketing (www.ritterim.com) with approximately 13,000 agents nationwide. His blog on Medicare-related issues receives over 200,000 views per year. Craig is a certified CE credit provider and holds an insurance license in 47 states. He also resides in Harrisburg with his wife, Heidi, and three children, Quinn, Callie, and Cash. |
| <b>Cost:</b>                  | \$35.00 For CPAHU & NAHU Members<br>\$45.00 For Non-members<br>\$20.00 For Non-CE<br><b>Checks payable to: CPAHU</b><br><br><i>*Non-members who pay \$35.00 will not receive any CE Credits</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>CE Credits:</b>            | Three (3). <b>PA License Number Required with Registration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Registration Deadline:</b> | <b>September 8, 2009</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Program Ad Deadline:</b>   | <b>September 1, 2009</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

Mail or Fax  
**REGISTRATION & AD  
INFORMATION TO:**

Amy Weyant  
4550 Lena Drive  
Mechanicsburg, PA 17055

Phone: 717-591-8280  
Fax: 717-591-8155  
Email : Aweyant@mybbsonline.com

|                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Name: _____ PA License# _____                                                                                                                 |
| Company Name: _____ Tele # _____                                                                                                              |
| Address: _____                                                                                                                                |
| _____                                                                                                                                         |
| <b>Please Check</b> one of the following: <input type="checkbox"/> Member <input type="checkbox"/> Non-Member <input type="checkbox"/> Non-CE |