Welcome To Medicare

What Is SHIIP?

Objective Information Source

- Objective – doesn’t recommend or endorse specific companies, products of agents
- Confidential
- Free
- Part of the State of Iowa Insurance Division
Protect Yourself & Medicare

PROTECT— Protect your personal information. Treat your Medicare and Social Security numbers like your credit cards. Never give these numbers to a stranger.

DETECT— Review your Medicare statements for mistakes by comparing them to your personal records.

REPORT— If you think you have been a target of fraud, report it to Senior Medicare Patrol.

800-351-4664 or your local SHIIP

Today We Will Cover

• Medicare eligibility, enrollment & costs
• Your Medicare choices:
  • Original Medicare Parts A & B
  • Supplementing Medicare
  • Prescription Drug Plans – Part D
    • Or
  • Medicare Advantage Plans – Part C
• Financial assistance if your income and resources are limited
MEDICARE - Who Is Eligible?

Must be a U.S. citizen or permanent resident for 5 years

MEDICARE

- Age 65 and older
- Disability
- ALS
- End-Stage Renal Disease

I’m Turning 65

What should I do? Should I enroll in Medicare?
I’m turning 65 will be retired

- Medicare is your primary coverage.
- Need to enroll in Medicare Part A and Part B.
- Retirement health coverage from employer will pay after Medicare.

I will work past age 65

For purposes of enrolling in Medicare, “work” means:

In the month in which you turn 65
- You are actively working for an employer who provides you with group health insurance
  - or
- Your spouse is actively working for an employer who provides group health insurance which covers you
Are You Medicare-eligible & You Or Your Spouse Work?

**Employer has 20 or more* employees**

- Can continue on employer plan
- Employer can’t offer alternatives
- Employer coverage is primary
- Keep evidence of having insurance

*For those on Medicare due to disability, the number of employees is 100 or more.

Are You Medicare-eligible & You Or Your Spouse Work?

**Employer has fewer than 20 employees**

- Employer can offer anything or nothing
- Medicare is primary insurance
Should I Delay Enrolling In Part A While Working?

Do you have a Health Savings Account?

- If so, consider not enrolling in Medicare while working
- Enrolling in Medicare means no longer eligible to make contributions to your HSA

Note: When you do enroll in Part A, your enrollment will be backdated up to 6 months

Should I Delay Enrolling In Part B While Working?

- If you or your spouse are working and covered by your employer’s group health insurance, based on active employment, consider this:
  - Part B coverage usually is secondary to employer coverage
  - Part B costs a monthly premium
  - Enrolling in Part B triggers a 6 month one-time guarantee to purchase a Medicare Supplement.
When You Retire

When the employee whose employer is providing the group health insurance retires,
Enroll in Part A if not enrolled previously
Enroll in Part B
  • You have up to 8 months after worker retires to enroll in Part B

If You Delay Enrolling In Medicare

Always verify a decision to delay enrollment with Social Security
How To Enroll In Medicare

- Enrollment is automatic if you are drawing Social Security or Railroad Retirement benefits
- Otherwise
  - Call or visit SS or RR
  - Enroll online at www.socialsecurity.gov

When To Enroll In Medicare Parts A & B

Initial Enrollment Period

YOUR ELIGIBILITY MONTH

THREE MONTHS BEFORE

THREE MONTHS AFTER

Initial Enrollment Period
What If You Don’t Enroll In Part B

During Your IEP Or When You Retire?

General Enrollment Period

• January 1 through March 31 each year
• Coverage effective July 1
• Premium increases 10% for each 12-month period you were eligible but did not enroll
• Pay this penalty as long as you have Part B

Medicare Health Insurance

MEDICARE

Part A Hospital Insurance

Part B Medical Insurance
Cost Of Enrolling In Medicare Part A

Part A is free for people who have 40 quarters of work credit under Social Security or Railroad Retirement.
### Part A Inpatient - What You Pay

<table>
<thead>
<tr>
<th>Days 1-60</th>
<th>Days 61-90</th>
<th>60 Lifetime Reserve Days</th>
<th>You pay all costs</th>
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<tr>
<td>Deductible $1,408</td>
<td>Daily Coinsurance $352</td>
<td>Daily Coinsurance $704</td>
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<td>Renewable Days</td>
<td>Renewable days</td>
<td>Each day available only once</td>
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### Inpatient Hospital & SNF Benefit Period

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<th>Enter Hospital</th>
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<td><strong>IN hospital</strong></td>
<td><strong>OUT</strong> 60 consecutive days</td>
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<tr>
<td>No Inpatient Hospital Care or Skilled Nursing Care</td>
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<table>
<thead>
<tr>
<th>Benefit Period Begins</th>
<th>Benefit Period Ends</th>
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</table>
Skilled Nursing Facility Care - What You Pay

Requirements:
- 3-day inpatient hospital stay
- Need daily skilled care
- Use a Medicare-certified skilled nursing facility (SNF)

<table>
<thead>
<tr>
<th>Days</th>
<th>Days</th>
<th>You pay all costs</th>
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<tbody>
<tr>
<td>1-20</td>
<td>Medicare pays 100%</td>
<td>Daily Coinsurance $170.50</td>
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<tr>
<td>21-100</td>
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Home Health Care – What You Pay

Covered Services – no cost
- Part-time skilled nursing care
- Therapy—occupational, physical, speech-language
- Some home health aid services
Hospice Services – What You Pay

- You pay nothing for hospice care from a Medicare-certified Hospice provider.
- You may pay part of the cost of medications and respite care.

Medicare Part B

Medical Insurance

- Doctor Services
- Outpatient Hospital & Emergency Room
- Home Health Care
- Durable Medical Equipment
- Other Services & Supplies
Cost Of Enrolling In Medicare Part B

- People new to Medicare in 2020 pay $144.60 per month for Part B.
- People with higher incomes pay more if their income is above:
  - $87,000 individual
  - $174,000 couple filing joint return

How Do I Pay The Part B Premium?

If you are drawing benefits, the premium is taken out of your monthly payment:
  - Social Security
  - Railroad Retirement
  - Federal Government retirement

If you are not drawing benefits, you will be billed every 3 months
Medicare Part B - Payments For Services

Approved Amount

You pay $198 annual

Medicare pays 80%.

You pay 20%.

You may pay excess of 15% (or more for equipment).

No annual or lifetime limit

Medicare Part B - Claims

If provider accepts “assignment”
• Agree to accept Medicare’s “approved” amount as full payment
• You only pay deductibles & coinsurance
• Medicare sends its payment directly to the provider

If provider does not accept “assignment”
• May charge up to 15% more than the “approved” amount
• May ask you to pay entire charge at time of service
• Medicare sends its payment to you and you pay the provider
Covered Preventive Services

- Welcome to Medicare preventive visit
- Annual wellness visit
- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Bone mass measurement
- Cardiovascular screenings
- Colorectal cancer screenings
- Depression screening
- Diabetes screening

- Flu shots, pneumococcal shots & Hepatitis B shots
- Glaucoma tests
- Hepatitis C screening
- Lung cancer screening
- Mammograms (screening)
- Obesity screening & counseling
- Medicare Diabetes Prevention program
- Pap test/pelvic exam/clinical breast exam
- Prostate cancer screening
- Smoking cessation

Help Paying For Medicare Costs

Medicare Savings Programs – Pay for Part B premium and sometimes Medicare deductibles and coinsurance

Income below:
- $1,425 per month individual
- $1,922 per month couple

Resources below:
- $7,730 individual
- $11,600 couple
Your Medicare Coverage Choices

Original Medicare
- Part A Hospital Insurance
- Part B Medical Insurance
- Supplemental Coverage
- Prescription Drug Coverage – Part D

Medicare Advantage
- Part C
- Combines Part A & Part B
- May include Prescription Drug Coverage – Part D

Original Medicare
Use any provider anywhere in the US who accepts Medicare and has a provider number.
Supplemental Insurance Choices

**Original Medicare**
- Part A Hospital Insurance
- Part B Medical Insurance

**Medicare Advantage Part C**
- Combines Part A & Part B
- May include Prescription Drug Coverage – Part D

**Supplemental coverage**
- Prescription Drug Coverage – Part D

**Medicare Supplement Insurance**
- Health insurance policies sold by private insurance companies
- Also called “Medigap”
- Cover “gaps” in Original Medicare Plan
- 10 standardized policies
  - Plans A, B, C, D, F, G, K, L, M, N
- Guaranteed renewable
### Standard Plans -- 10 Benefit Packages

#### Ten Standard Medicare Supplement Plans

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<td>365 more days – 100%</td>
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<td>Part A Hospice coinsurance</td>
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<td>50%</td>
<td>75%</td>
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<td>X</td>
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<td>Part B Coinsurance or Copay</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>50%</td>
<td>75%</td>
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<td>50%</td>
<td>75%</td>
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<td>Additional Benefits</td>
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<td>B</td>
<td>C</td>
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<td>Skilled Nursing Facility</td>
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<td>50%</td>
<td>75%</td>
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<td>Part B Deductible</td>
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<td>Part B Excess</td>
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<td>Foreign Travel Emergency</td>
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<td>Out-of-pocket annual limit</td>
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### How Much Does A Medicare Supplement Cost?

<table>
<thead>
<tr>
<th>Company</th>
<th>A</th>
<th>F</th>
<th>F(HD)</th>
<th>G</th>
<th>Notes</th>
<th>Comments</th>
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<td>Company 1</td>
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<td>$1686</td>
<td>$1315</td>
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<td>$0</td>
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<td>$25</td>
<td>PreX: 3 mos. Gi: None</td>
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<td>Company 3</td>
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<td>Company 5</td>
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<td>$546</td>
<td>$2782</td>
<td>C AA Z</td>
<td>$0</td>
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</table>
Guaranteed Issue - Open Enrollment

- Available at age 65 or older
- Triggered when Medicare Part B starts
- Lasts six months from Part B effective date
- Can't be turned down
- Pay “preferred” premium

How To Avoid A Waiting Period For Coverage Of Pre-existing Conditions

- During the first 6 months of being enrolled in Part B IF you apply within 63 days of loss of creditable coverage
  - OR
  - If the new Medicare Supplement policy replaces your current Medicare Supplement policy
    - OR
  - If a company has no waiting period
Employer Retiree Health Plans

- How does your plan coordinate with Medicare?
- What is the premium?
- Are there any extra benefits?
- Does it have prescription drug coverage as good as or better than Medicare’s?
- Is there a provider network?

Prescription Drug Coverage Choices

**Original Medicare**
- Part A Hospital Insurance
- Part B Medical Insurance
- Supplemental coverage
- Prescription Drug Coverage – Part D

**Medicare Advantage**
- Part C
  - Combines Part A & Part B
  - May include Prescription Drug Coverage – Part D
Medicare Part D

- Available for all people with Medicare
  - Enrolled in Part A and/or Part B
  - Includes those on Medicare due to disability, ALS or ESRD

What Is “Creditable Coverage”?

- Drug coverage that is as good as or better than a Medicare prescription drug plan
  - Includes:
    - VA drug benefits
    - Tricare for Life
    - Some employer or retiree coverage
    - Indian Health Services
Creditable Coverage Notice

- Individuals receiving their prescription drug coverage from an employer, retiree or pre-standard Medicare supplement plan will receive a notice by October 15 each year telling them if their coverage is "as good as or better than Medicare coverage".

- Keep this notice.

When Can You Enroll In A Prescription Drug Plan?

YOUR ELIGIBILITY MONTH

THREE MONTHS BEFORE

THREE MONTHS AFTER

Initial Enrollment Period
What Is The Late Enrollment Penalty?

- Assessed 1% of base premium* for every month you were eligible to enroll in Medicare’s prescription drug coverage and did not enroll
- Pay penalty for life

Example: Did not enroll in 2006-your penalty would be 163 months X 1% or 163% X $32.74* or $53.37 per month in penalty

* $32.74 in 2020

Annual Election Period

October 15 – December 7

- During the Annual Election Period you can:
  - Change prescription drug plans
  - Enroll in a drug plan for the first time
  - Drop Medicare drug coverage
  - Change from Original Medicare and a prescription drug plan to a Medicare Advantage plan
  - Keep your current coverage
Part D Special Enrollment Periods

- Loss of employer/retiree coverage
- Change in residence
- Moving into, residing in or leaving a long-term care facility
- Qualify for Extra Help with drug costs
- Qualify for Medicaid coverage including help with Part B premium (Medicare Savings Plans)

Special Considerations For Worker Or Spouse

If actively working, you may be able to delay enrollment into Part D until you retire
- Check if employer coverage is “creditable”
- Special enrollment period – 2 months after employer coverage ends
Comparing Part D Plans

- Premium
- Deductible
- Formulary – the drugs that are covered
- Restrictions on your medications
- Out of pocket costs at pharmacy
- Coverage in the Gap
- Pharmacy network (national availability?)

Standard Benefit-What You Pay

Understanding drug coverage stages

- Deductible: Up to $435
- Initial Coverage: Up to $4020 total cost
- Coverage Gap (Donut Hole): Up to $6350 out-of-pocket costs
- Catastrophic Coverage: Through the end of the year
**Part D Premiums**

- There are 29 Medicare drug plans in Iowa in 2020. Each plan has a monthly premium, set by the individual plan.
  - Premium can change from year to year

- Some people pay more than the plan’s usual monthly premium if their income is above:
  - $87,000 individual
  - $174,000 couple filing a joint return

**Qualify For “Extra Help” With Prescription Drug Costs**

- Helps pay drug plan premium, deductible and co-pays
- Monthly Income limits: Resource limits:
  - $1,581 individual $14,390 individual
  - $2,134 couple $28,720 couple

Apply through Social Security

SHIIP can help!
How Do You Compare Plans?

Information is Online

www.medicare.gov

SHIIP can help you compare plans

Plan Finder
Your Medicare Coverage Choices

**Original Medicare**
- Part A Hospital Insurance
- Part B Medical Insurance
- Supplemental coverage
- Prescription Drug Coverage – Part D

**Medicare Advantage**
- Part C
  - Combines Part A & Part B
  - May include Prescription Drug Coverage – Part D

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Medicare Advantage - Eligibility

- Have Medicare Parts A & B
- Do not have end-stage renal disease
- Live in service area (county-specific)
- Covers people on Medicare because of disability
Medicare Advantage (Part C)

Medicare Advantage - A Private Solution

- Medicare contracts with a private company on an annual basis.
- Contracts require that plans provide Medicare Part A & B services.
- The plan handles claims.
- You receive services and make payments based on the private plan’s rules.
- The plan may offer extra coverages – dental, vision, health club membership
Questions to Ask About MA Plans

- Do I live in the service area for the plan?
- Will my doctors, hospital and other medical providers accept payment from the MA plan?
- What is the monthly premium?
- What is the out-of-pocket maximum cost?
- What are the deductibles, co-insurance or copayments for the services I am likely to use?
- Does the plan include prescription drug coverage?

Medicare Advantage - Out-of-Pocket Costs

- Pay out-of-pocket costs when using care
  - Different from Original Medicare Plan
  - Vary from plan to plan

- Must still pay Part B premium

- May pay additional monthly premium
Medicare Advantage - Types of Plans

- HMO-Health Maintenance Organization
- PPO-Preferred Provider Organization
- Private Fee-For-Service
- Special needs plan

Other Medicare Plans:
- Cost plans

Medicare Advantage Plans in Iowa

Medicare Advantage & Other Health Plans in Iowa 2020

SHIIP
Iowa Insurance Division
Two River Center
100 Riverfront Plaza
Des Moines, IA 50306-3726

1-800-317-5926
(TTY 1-888-770-2662)
www.shiip.iowa.gov
When Can You Join?

- You can join a Medicare Advantage Plan or other Medicare plan
  - During your Initial Enrollment Period – when you are first eligible for Medicare
  - Each year, during Annual Election Period (October 15 - December 7)
  - During a Special Enrollment Period

These are the same times you can join a Medicare prescription drug plan.

Medicare Advantage Open Enrollment Period

- January 1 – March 31 each year:
  - Can change to a different Medicare Advantage plan
  - Can return to Original Medicare and enroll in a stand alone Part D drug plan
  - Change effective first day of following month
  - Does not give you a guaranteed right to purchase a Medicare Supplement without answering health questions
"Trying Out" A Medicare Advantage Plan

• If you enroll in a Medicare Advantage plan when you first enroll in Medicare part B at age 65 AND • You disenroll from the Medicare Advantage plan within 12 months THEN • You will be able to get a Medicare Supplement without answering health questions

Medicare Cost Plans - another alternative

• Similar to Medicare Advantage Plans • Must live in the plan’s service area • Must be enrolled in Part A and Part B • Cannot have ESRD • Covers Part A and Part B services • Can buy a stand-alone Part D drug plan • Networks:
  – You pay nothing for Medicare Part A and Part B covered services when you go to an in-network provider
  – When you go to a provider out-of-network, you are covered under Original Medicare and pay the Part A and Part B deductibles and coinsurance/copays • May cover some services that Original Medicare does not cover such as a routine physical, hearing, vision, dental or health club memberships
Volunteering for SHIIP

• A challenging and rewarding opportunity to help Iowans on Medicare

• Be a counselor, computer volunteer, member of our speakers bureau/help promote SHIIP

• For more information call SHIIP at 1-800-351-4664
Contacting SHIIP

- Statewide: 1-800-351-4664 (TTY 1-800-735-2942)
- Website: www.shiip.iowa.gov
- E-mail: shiip@iid.iowa.gov
- Local: Check Website or call toll-free

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Please Complete Your Evaluation

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<th>SHIIP PRESENTATION FEEDBACK</th>
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<tr>
<td>Strongly Agree Agree Disagree Strongly Disagree</td>
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<td>Presenter/Method</td>
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<td>2. The presenter kept my interest</td>
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<td>3. The presenter was effective</td>
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<td>5. The presentation met my expectations</td>
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<td>6. My knowledge of the subject has increased</td>
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<td>8. How did you hear about this presentation?</td>
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<td>9. Is there information you would like to have added to the presentation? If so, please list.</td>
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<tr>
<td>10. Please have someone call me to set up an individual appointment with SHIIP Counselor. (Please provide your name and phone number below) Yes No</td>
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<tr>
<td>11. I would like someone to contact me about volunteering for SHIIP. (Please provide your name and email address below) Yes No</td>
</tr>
<tr>
<td>Name:</td>
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<tr>
<td>Phone #:</td>
</tr>
<tr>
<td>Email Address:</td>
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<td>Comments:</td>
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