



Terms & Conditions

Effective Date: April 2025

Please read these Terms and Conditions carefully before using services provided by [Company Name]. By accessing our services, including but not limited to our website, phone consultations, and SMS messaging programs, you agree to be bound by these Terms and Conditions and our Privacy Policy.

1. Program Description

By opting into our SMS program, you agree to receive text messages from Medicare 411 regarding Medicare Insurance Services. Our SMS communications may include updates about Medicare insurance services, appointment reminders, important policy notices, or other relevant information related to your insurance needs.

2. Message Frequency

Message frequency may vary. You will receive messages when necessary. The number of messages may vary depending on your interactions, preferences, and ongoing services.

3. Cost Disclosure

Standard message and data rates may apply. Please check with your mobile provider for details. You are responsible for any charges assessed by your mobile carrier arising from your participation in our SMS program.

4. Opt-Out Instructions

You can opt-out of receiving messages at any time by replying STOP. For help, reply HELP. If you opt out, you may receive a confirmation message acknowledging your request.

5. Customer Care

For assistance, contact our customer care at:

Medicare 411

5192 Harrison Ave, Rockford, IL 61108

(815) 329-6937

If you have questions or need assistance regarding your SMS subscription or services, please reach out to our customer care team.

6. Legal Disclaimers

By participating, you agree to our terms and conditions and privacy policy. We reserve the right to modify these terms at any time. Changes will take effect immediately upon posting on our



website unless otherwise stated. Continued use of our services after changes signifies acceptance of the updated terms.

7. Use of Services

You agree to use our services solely for lawful purposes and in a manner consistent with all applicable laws and regulations. Unauthorized use, including interference with service functionality or access, is prohibited.

8. No Guarantee of Coverage or Enrollment

Using our services does not guarantee eligibility, coverage, or enrollment in any specific Medicare plan. Plan options are subject to eligibility requirements and provider availability.

9. Limitation of Liability

Medicare 411 will not be liable for any indirect, incidental, special, or consequential damages resulting from your use of our services, including SMS communications. Services are provided on an "as-is" and "as available" basis without warranties of any kind.

10. Governing Law

These Terms and Conditions are governed by the laws of the State of Illinois, without regard to conflict of law principles.

11. Links

For more information, please visit our [Privacy Policy](#).