



MEDICARE NEWS

August 2021 Edition

My goal with this newsletter is to:

1

KEEP YOU INFORMED

I will be sharing current articles about the changes in Medicare.

2

ANSWER YOUR QUESTIONS

I'm available to answer issues specific to you.

3

STAY CONNECTED

I want to make Medicare coverage as simple as possible.

(858) 935-9120

Do I Have Additional Benefits?

As I speak with more and more clients who have been on Medicare for a while, I realize that many of them either do not know they have added benefits, or they have forgotten that they do. You cannot believe how many times a week I get emails or calls asking "Do I have dental coverage? If so, is my dentist in-network? Is it HMO or PPO dental? What am I covered for? Etc, etc. The same thing with vision coverage. Or perhaps the person knows they have some coverage, but they have no idea that they can't just go to any eye doctor, dentist or chiropractor. Then the next call is invariably, "Hey, I went to see Dr. Smith, had an eye exam and got new glasses, and then I got a huge \$600 bill! What's up with that?"

Almost all Advantage plans have at least vision and hearing coverage, and some may also have transportation, no-cost gym memberships, chiropractic and/or acupuncture, Over the Counter benefits, podiatry, and more. Each insurance company (ex: UnitedHealthcare, SCAN, Humana, Blue Shield, etc.) has their own set of additional benefits for each plan. Each of the Advantage plans they offer has a certain network of doctors they will get you to see (if they are an HMO). Also, many of the Supplements - Plan F (Fabulous), Plan G (Great) and Plan N (Nice) - are now providing more benefits, and you may not be aware. Some of these Supplement plans may provide a straight Plan F or G or N, with NO added benefits, and perhaps a Plan F Extra or G Extra, that DO have added benefits, but the monthly premium is higher.

So how do you know what extra benefits you are entitled to, what is covered, and where to go to get the services?

1) Each year your Insurance Company will send you an Annual Notice of Change (ANOC) for your specific plan. Inside you will see a listing of services and their copays for the current year, and the following year.

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BIRTHDAYS

- Elizabeth Mc
- Jeff R
- Bill Mc
- Cheri W
- Bruce B
- Michel D
- Arlette K
- Melissa S
- Jimmy L
- Floyd S
- Michele H
- Lora S
- Christine C
- Kent P
- George Z
- Carol R
- Sandra M
- Mark W
- Cheryl Mc
- Steven H
- Pam W
- Barbara L
- Linda B
- Linda S
- Dorothy H
- Anita U
- Bill N

Additional Benefits continued...

2) The Enrollment Guide that was given to you when you first enrolled in your Medicare Advantage plan, should also highlight what additional benefits you are entitled to, what your copays will be, and usually somewhere in the guide will also be a listing of the providers for each service and their contact information - phone number(s) and website addresses.

3) You can call the Member Services number on the back of your insurance card, and they can either verbally assist you, or email or mail you detailed information on the added benefits. They can also help you figure out if your doctor or dentist is in the network and covered by your plan.

4) You can call me at 858-935-9120 , or email me, and I will send you the pertinent information.



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REFERRALS

- Mike H referred Larry K
- Robin B referred Steven P
- Janean S referred Mark W & Dave A
- Mark B referred Dana C
- Caroline H referred Paula L
- Bill N referred Patricia S P
- Nate S referred Ethyann A
- Nasrollah B referred Linda B
- Dennis F referred Randy B

We try hard to recognize every referral but if we missed anyone, please let us know.

Just send us a quick email so that we can acknowledge you. We want all of you to know that it is our privilege to serve you.

The greatest compliment you pay us is the referral of your family and friends. Thank you!!!

Believe It, Or Not?

Believe or not, there's more to life for those 65 and older other than game night and golf courses. You feel wiser. You know yourself better. And you also become a part of a powerful demographic. To celebrate this special time in your life, we've shared some interesting facts for seniors that may surprise you.

1. **Age doesn't determine success.** The founder of Kentucky Fried Chicken, Harland David Sanders (a.k.a. Colonel Sanders), started Kentucky Fried Chicken at the age of 65!
2. **We lose a few bones along the way.** We are born with 350 bones in our skeleton. Over the course of time and during our aging process, our bones fuse together leaving us with 206 bones as adults.
3. **Seniors hold the most voting power.** When it comes to voting in the United States, those 60 and over cast more ballots than any other age group.
4. **Creativity doesn't diminish with age.** Laura Ingalls Wilder didn't publish Little House in the Big Woods until 65. Millard Kaufman didn't publish his first novel until 90!
5. **Seniors are living longer.** Due to advancements in healthcare and technology, people are living longer. By the year 2040 the population of seniors over 85 is expected to triple from 5.7 million to 14.1 million.
6. **...and the group is growing faster.** According to the US Census Bureau, older adults make up the fastest growing age group within the United States.
7. **You (mostly) have control over aging.** Studies argue that only 30% of the characteristics associated with aging are controlled by genetics. The remaining 70% is controlled by chosen lifestyle factors.
8. **There's less stress after 65.** Despite citing other health and money concerns, those 65 and older experience less stress.
9. **Learning can save your brain.** In response to learning, senior citizens can grow new neurons over time which can help fight off dementia.
10. **Sleeping habits alter over time.** Our sleeping patterns change as we age: we get tired earlier and wake up earlier.

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Personal Note

Greetings from Coronado! I can't believe that we are almost through 2021. The great thing about 2021 for the Robeson family is that we have had so many opportunities to spend time with our family, both here in town, Laguna Niguel, CA., Tulsa, OK, and in Flagstaff, AZ. As many of you may know I love to surf. But, because of a shoulder injury and some PT I haven't been able to do that for most of the year. Fortunately, the surf hasn't been that good and with the sighting of sharks everywhere in So. Cal. I am not too upset. Hopefully that will change shortly and I will be back in the water. Please be safe and make sure you pay attention to your health in the coming months. Here's a Bible verse I keep reminding myself of each day...a hope that secures my soul!

"Trust GOD from the bottom of your heart;
don't try to figure out everything on your own.
Listen for GOD's voice in everything you do, everywhere you go;
he's the one who will keep you on track.
Don't assume that you know it all."
- Proverbs 3: 5,6 MSG

**JIM
ROBESON
CLU, CHFC**

MEDICARE MADE EASY

10755 Scripps Poway Pkwy #617
San Diego, CA 92131 | (858) 935-9120
jim@themedicareanswerguy.com
themedicareanswerguy.com