



SPECIAL EDITION 2020 NEWSLETTER

PREPARING FOR THE ANNUAL MEDICARE ENROLLMENT PERIOD

Reminder: Medicare plans can change each year.

The annual Medicare Open Enrollment Period is **October 15 through December 7, 2020**. Each year the Annual Open Enrollment Period is made available to people who qualify for Medicare benefits. During this period, anyone eligible for Medicare Parts A and B will have the option to enroll in or change Medicare Advantage plans and Prescription Drug plans. Many clients on Medicare Supplement plans also use this time to review their insurance options.

It is important to be aware of all options available to you during the Medicare Annual Enrollment period. Each plan is different, so you need to choose a plan specific to your personal needs.

There are several things you can do to make reviewing your options seamless and effective. First, make sure to have your list of all of your prescriptions, including dosages and frequencies up to date. While you are not required to share this list with your insurance agent, it is helpful to have them

review the list and check each plan's formulary to make sure your prescription are covered. While many plans may not change in name or price from year to year, formularies can change constantly, so this review is essential in maximizing your coverage.

When you meet with your agent, either in person, over the phone, or virtually, make sure to ask about additional protections that may not be covered by your basic health coverage, including Home Healthcare, Final Expense and Cancer coverage. If you choose not to meet with your agent and keep your existing plan, it is still a good idea to make an appointment in January of February to review these added protection options. If you do not have an agent or need assistance, contact our office to schedule an appointment.

Our goal is to make sure you receive quality coverage. We are standing by to support you and provide helpful information on each plan. Call to schedule an annual review of your plan today.

The 2020 Medicare Annual Enrollment Period takes place:

**OCT. 15 - DEC. 7
2020**

CONTACT

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**By responding to this advertisement, I understand a sales agent may contact me by telephone, email or mail to discuss Medicare Advantage plans and Prescription Drug plans, and Medicare Supplement Insurance plans.*



BREAKFAST BEFORE BAKE

This simple dish can be made the night before, refrigerated, and baked when needed.

Ingredients:

- 1 lb mild pork sausage
- 6 eggs
- 2 cups milk
- 1 tsp salt
- 1/2 tsp pepper
- 4 slices of bread
- 1 package sharp shredded cheddar cheese

Instructions:

- Cook sausage & drain
- Beat eggs with milk, salt & pepper
- Tear bread into cubes & then layer bread cubes, sausage and cheese into greased 9x13 pan
- Pour egg mixture on top
- Lightly salt
- Cover & refrigerate overnight
- Bake uncovered 45 minutes at 350°F

DID YOU KNOW?



Hospital Indemnity benefits are paid directly to the policy holder to help offset or eliminate hospitalization co-payments and costs.

Medicare Part B covers a test to see if you have **COVID-19** when you get it from a laboratory, pharmacy, doctor, hospital, or some “parking lot” sites. You also pay nothing for the tests for related respiratory conditions to aid in the diagnosis of COVID-19. Medicare also covers COVID-19 antibody tests.

NOTE: Medicare Advantage Plans can't charge copayments, deductibles or coinsurance for clinical lab tests to detect or diagnose COVID-19.

NEW 2021 PDP/MAPD PLANS BEGIN
JAN. 1

SAVE THE DATE

OCTOBER

01 REVIEW & COMPARE
2021 PLANS

15 ANNUAL MEDICARE
ENROLLMENT BEGINS

DECEMBER

07 ANNUAL MEDICARE
ENROLLMENT ENDS

JANUARY

01 NEW PLAN COVERAGE BEGINS