

## SUMMER NEWSLETTER

## SAVE THE DATE

- June 15** Father's Day
- June 20** Summer Begins
- July 4** Independence Day
- Aug 21** Senior Citizen's Day
- Sep 1** Labor Day
- Sep 7** Grandparents' Day
- Sep 11** Patriot Day
- Sep 22** Summer Ends

**MY ROLE AS YOUR  
AGENT IS TO BE YOUR  
INSURANCE RESOURCE.**

If you have questions on claims,  
billing, coverage, or changes please  
reach out!

**THE COSTS OF CANCER: WHAT  
MEDICARE WON'T PAY FOR**

- Room and board in assisted living facilities.
- Adult day care.
- Long-term nursing home care.
- Medical and nutritional food and supplements.
- Services that help with activities of daily living that don't require skilled care, such as bathing and eating.

**HOW DOES MEDICARE WORK WHEN  
YOU TRAVEL OUTSIDE THE USA?**

In most situations, Medicare won't pay for health care supplies you get outside of the United States – which can pose problems when traveling. Luckily, your Medigap (or Medicare Supplemental) policy may offer additional coverage for emergency health care services or supplies that you get while you're away.

Standard Medigap plans C, D, F, G, M, and N provide foreign travel emergency health coverage when you travel outside the United States.

For more information on Medicare coverages while abroad, see the following article: <https://www.medicare.gov/health-drug-plans/medigap/basics/coverage>



# REFRESHING STRAWBERRY LIMEADE

## INGREDIENTS

- 1/2 cup lime juice
- 1/3 cup sugar
- 1/3 cup water
- 1/2 lb sliced strawberries
- 20-30 mint leaves
- 2 cups cold water

## DIRECTIONS

To make simple syrup, combine sugar and water in a saucepan, and cook over medium high heat for 5-10 mins until sugar is dissolved and liquid is clear. In a pitcher, combine lime juice, simple syrup, strawberries, mint, and water. Let sit in the fridge for 2-3 hours. Pour and enjoy!



## TIPS FOR BLOCKING OUT THE SUN THIS SUMMER

### UVA and UVB Protection

You should always consider a sunscreen that offers UVA and UVB protection, as UVB rays cause sunburns and UVA rays can cause skin cancer. The sunscreen should also contain zinc oxide or titanium dioxide, which helps to further block UVA and UVB rays.

### Pick SPF 30 and Above

However, note that a sunscreen with a higher SPF doesn't always mean it's a better sunscreen. SPF doesn't increase proportionately with the designated SPF number, such that when SPF 30 absorbs 97%, SPF 50 absorbs 98%.

### Reapply After Every Two Hours

Or within 60 to 90 minutes if doing a water activity. Only one application of sunscreen won't last all day.

### Don't Depend on Sunscreen Alone

While effective, sunscreen can't protect you completely from burns or cancer. Consider a lip balm with SPF 30, wide brimmed hats, and always have your sunglasses ready!



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