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Fourth Quarter Issue 2016 October / November / December

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From the desk of . . .

Dan & Antoinette Young

A brief introduction—my Husband, Dan, and I are the owners of Young's Insurance Services, Inc. through whom you purchased an insurance product, either from us or one of our helpful agents. We would like to take a moment to introduce this newsletter, and welcome all the new families to this complimentary mailing we send out quarterly.

Our brokerage agency has been providing health, life, and Medicare options, along with a variety of other products, since 1997. To learn more about us and our company, please visit our website at yisonline.com and check us out! Thank you for your confidence in our company, our agents, and the products we offer. We hope you enjoy this, and all future newsletters that we send out to keep in touch with everyone. ~

Hello all, we hope you had an enjoyable summer! These past few months have been a time of both relaxation as well as preparation for all the new Medicare Annual Election plan choices. We've done our best to prepare for

the "crazy busy season". Also over the summer, we reviewed Medicare Supplement policies for many clients. We purposely tried to reach out prior to busy season in an effort to help alleviate the volume of incoming calls we receive during that time. From October 15th—December 7th, our focus is Prescription and Advantage Plan reviews. Of course we'll always assist callers with any needs they have, but we try to concentrate on the plans with a deadline.

REMINDER—November 1st will be the deadline for review requests! Due to the volume (thousands!) of complimentary reviews we perform, we must ask that you submit your request as soon as possible. We work on a first come, first served basis and your review request is placed on a call list in date order.

REMINDER—Please keep in mind that it could take a few weeks until you are contacted! We work long hours to assist as many clients as we can, but each review takes time. Each client who submitted a review request will have been reached out to by December 1st. Sometimes, we end up playing phone tag due to the call volume and appointments, but we make every effort to assist you in a timely manner. **Thank you kindly in advance for all your patience!** We truly value each of you and strive to do our very best to make sure all your needs are met. Lastly, all of us here at Young's Insurance Services, Inc. would like to take a moment to wish you and your families a wonderful set of upcoming holidays over the next few months! Stay active, stay healthy and stay "YOUNG"!

What's New

The temporary layout of this Newsletter!

In order for us to perform a proper, annual Medicare coverage review, we've condensed topics in this issue. That allows us the spacing needed for the instructions of our annual Yellow Review Sheet found on page 2, and provide a list of important dates to remember on page 3.

Newsletter topic "Cliff's Notes"

Short, sweet and to the point for this issue!

* **Take A Look**—We're collecting donations for the local Food Pantry. Needed are personal care items and cleaning products. Most importantly, food is needed, (canned pasta, spaghetti sauce, canned tomato products, juices, canned meats, canned fruit, canned vegetables, and cake/cookie/brownie mixes).

* **Announcements**—A Happy Birthday shout out to members of our staff Danielle Del Conte, Amber Haring, and agents Tim Young,

Nick Young, Charlie Brady! Happy Birthday!

Welcome Aboard! We would like to take a moment to introduce Stanly Krosnowski, a new agent with our agency. He has been a licensed agent for over 10 years, but he spent the last three working with Humana. Now we look forward to having him grow with us here!

* **Big Boy / Grandbaby Update**—Our youngest son Jake (7) still can't believe his oldest brother Nick is a daddy, but wow does he love being an uncle! Our granddaughter Elena (6 months) just adores Jake! They had a wonderful summer bonding with each other. Also over the summer he lost another tooth, and perfected tying his shoes. He's in 2nd grade now and doing well. Elena is rolling over, eating some jar foods and holding her bottle. She scooches around the floor and we know she'll be crawling any day now. The holidays should be fun with these two!

*Recipes—Parmesan Baked Potatoes Halves

Ingredients: 6 small potatoes, scrubbed and cut in half length wise, 1/4 cup butter, grated parmesan cheese, garlic powder /other seasonings (to personal preference).

Instructions: Preheat oven to 400 degrees. Melt butter and pour into a 9x13 inch pan. Spread evenly across the bottom. Generously sprinkle parmesan cheese, and lightly sprinkle other seasonings all over the butter. Place potato halves face down on the butter and seasonings. Bake for 40 to 45 minutes. Cool for at least a FULL 5 minutes before removing from the pan, otherwise the parmesan crust won't stick to the potato. Serve with a side of sour cream!

* **Pet Pals**—We are collecting donations at our office for the Montgomery County SPCA. Needed items are canned or dry food for cats, dogs, rabbits and guinea pigs along with cleaning supplies such as trash bags, laundry soaps, glass cleaners, etc. Thank you!

Agents Corner—Jim Long Hello! I'm looking forward to the upcoming Annual Enrollment Period and wanted to let you know we're as ready as we've ever been! One of the preparations we've made is adding a new team member to support you. I'd like to introduce Amber Haring. She is my new Client Relationship Specialist. She will be the primary person answering my direct line, so it's likely you'll be able to introduce yourself soon. Ed and Sophie are still here and their expertise is invaluable to all of us as they help to handle plan reviews and the more complex questions regarding your coverage. Talk to you soon! Thank you!

SPECIAL EDITION!

Medicare Part D Prescription *and* Medicare Advantage Yellow Annual Review Sheet—Important Instructions!

PLEASE READ

We are an Insurance Brokerage Agency offering an optional, complimentary review service to our clients and are NOT affiliated with any government agency. While you certainly do not have to use our service, we *strongly* recommend that your coverage be reviewed each year either by visiting Medicare.gov yourself, or by contacting Medicare directly at 1-800-MEDICARE for assistance.

Drug plans, premiums, co-pays and formularies change each year from company to company!
Due to this fact, reviews are needed—even if you just signed up recently!

If you would like our assistance, please read the instructions below and fill out all applicable portions of the enclosed Yellow Sheet. The information will then be entered in Medicare's website.

**Please keep in mind that our suggestions are based upon plan details which are available to us on Medicare's website—and your current prescriptions during the time of the review.*

We would like to take a moment to point out that your prescription needs may change throughout the year as can the information on Medicare's site which can be updated. This could potentially effect your plan selection and costs for the year.

To speed up the process, visit yisonline.com/pdp-review.html and submit your review sheet ONLINE! After submission you will see a confirmation page.

We will contact you by December 1st with the results.
We will not accept any review sheets after November 1st.

Yellow Sheet Instructions:

- * Space is provided for two individuals living at the same address. For extra sheets, contact us or visit our website.
- * EVERYONE needs to fill out Section 1 and 2!!!
- * If you have a Medicare Advantage Plan (HMO, PPO, MSA) then you **also** need to fill out Section 3.
- * Section 4 provides space for optional notes if needed. Anyone may use this section. You may use this space to write a note to your agent, add additional prescriptions, make special requests, or if you have a Medicare Advantage plan, use it to list additional hospitals, etc.

Instructions for the Prescription portion:

- * Include all PRESCRIPTIONS and use drug name as it appears on label. Do NOT include over the counter medications.
- * EXACT spelling needed! Be sure to include XL, CR, XR, HCL, etc. (This should mirror your prescription label)
- * Place an 'X' in the designated column if brand name is necessary and you cannot switch to a generic.
- * Include dose or strength of medication.
- * "Quantity" is the amount of medicine you receive each refill— 30 tabs, 1 tube, 4 vials, 2 pens, 1 bottle.
- * For frequency, "AS NEEDED" CAN NOT BE ACCEPTED (please estimate)

SPECIAL EDITION!

Dates to Remember For: Medicare Part D (Prescription Drug Plans) and Medicare Advantage Plans

<p>October 1st <i>Pre-AEP window shopping begins</i></p>	<p>Medicare Advantage and Prescription Drug Plan information becomes available. You will receive an ANOC (Annual Notice of Change) from your current carrier containing the new premium, deductible, and copays for the coming year. You may now begin comparing your coverage to other plans/carriers.</p>
<p>October 15th <i>Start of AEP</i></p>	<p>The Annual Enrollment Period begins. This is the first date you are permitted to make a change to either your Medicare Advantage or Prescription Drug Plan.</p>
<p>November 1st <i>YIS Review Sheet Submission Deadline</i></p>	<p>If YIS has not received your review form by this date we can no longer guarantee a proper comparison. YIS agents will continue to contact those who submitted the form prior to the November 1st deadline throughout the month of November.</p>
<p>December 1st <i>The deadline approaches</i></p>	<p>By this date at least one attempt to contact everyone will have been made to all who submitted a review form before November 1st.</p>
<p>December 7th <i>AEP Ends</i></p>	<p>This is the final date to make a change to either your Medicare Advantage or Prescription Drug Plan.</p>
<p>January 1st <i>Happy New Year!</i></p>	<p>The new plan year begins. Enrollment applications submitted between October 15th and December 7th become effective.</p>
<p><u>**Medicare Advantage Plans only**</u> January 1st - February 14th <i>ADP</i></p>	<p>This is the Annual Disenrollment Period. During this time members of Medicare Advantage plans are permitted to disenroll from their coverage and select a Prescription Drug Plan instead, as well as apply for a Medicare Supplement.</p>

What about Medicare Supplements?

There are no deadlines. Those with Medicare Supplements are permitted to change their plan to any other Medicare Supplement all year, though you should be aware that many require medical approval by an underwriter.

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Did you know...

- * That lemons contain more sugar than strawberries.
- * The Hawaiian alphabet has 13 letters.
- * The first letters of the months July through to November spell JASON.
- *Coca-Cola originally contained cocaine.

Riddle Me This...

- 1.) Why do sea gulls fly over the sea?
- 2.) What is lighter than air, but 100 men can't lift it?
- 3.) I am the only thing that places today before yesterday. What am I?
- 4.) What happens if a frog illegally parks?
- 5.) What can be read but can't be written?
- 6.) What is the difference between a hippo and a zippo?

YIS Trivia Contest

Myra Farr, of Spring City, PA won last quarter's YIS newsletter contest!
Congratulations!

The correct answers from last issue are;

- 1.) Goldilocks 2.) Eeyore 3.) Grinch
- 4.) Pinocchio 5.) Humpty Dumpty

This issue's Trivia questions are:

- 1.) What date does the Medicare Annual Election Period officially begin?
- 2.) What date does the Medicare Annual Election Period end?
- 3.) Young's Insurance Services, Inc. is collecting for which two organizations?
- 4.) Medicare's prescription plan enrollment applications that are submitted between October 15th and December 7th become effective when?
- 5.) What year did Young's Insurance Services, Inc. originate?
- 6.) How many birthdays (agents and staff) does our Young's office celebrate this quarter?

Call, fax or send us your answers. All correct answers will be put in a drawing for a \$25 gift certificate to one of the following: Wawa, Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!

Thoughts of the day...

Hold on, man. We don't go anywhere with "scary," "spooky," "haunted," or "forbidden" in the title. *From Scooby-Doo*

Thanksgiving 8000 calorie poem

May your stuffing be tasty
May your turkey plump,
May your potatoes and gravy
have nary a lump.
May your yams be delicious
and your pies take the prize,
and may your Thanksgiving dinner
stay off your thighs!
-Unknown

"One of the most glorious messes in the world is the mess created in the living room on Christmas day. Don't clean it up too quickly."
Andy Rooney

Riddle Answers:

- 1.) Because if they flew over the bay, they would
- 2.) A bubble 3.) Dictionary
- 4.) It gets toad 5.) Body Language 6.) One is
- heavier and one is a little lighter!