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Fourth Quarter Issue 2019 **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 weeks have been a time of preparation for all the new Medicare Annual Election plan choices... which this year, has been especially challenging! For years we had a system that enabled us to store information for quick comparison of each client's list of drugs. Now, that system has been completely overhauled by Medicare and we are all scrambling to become familiar with the newly implemented program. While the dates of Medicare's enrollment will remain the same (from October 15th—December 7th), our YIS deadline for accepting review requests is changing. **October 15th will be the deadline for review requests!**

Due to the changes we will now be navigating through—which will be even more time consuming along with the 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. **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.

What's New

Medicare's Plan Finder gets an upgrade! For the first time in a decade, the Centers for Medicare & Medicaid Services (CMS) launched a redesigned Medicare Plan Finder on Medicare.gov. It allows users to shop and compare Part D and Medicare Advantage Plans along with some other added benefits. *In order for personalized reviews to be completed on the Medicare Plan Finder however, Medicare requires an*

account to be created for each beneficiary!

Also What's New—The temporary layout of this Newsletter! In order for us to explain the new review process, we've condensed topics in this issue allowing the space needed for all the new instructions.

Take A Look—IMPORTANT!

Please see the enclosed information on **Medicare's New Plan Finder!**

Announcements

Happy Birthday to Danielle Del Conte, Amber Haring, Charlie Brady, Tim Young and Nick Young!

Welcome Aboard! We'd like to introduce Steve Yates, a wonderful addition to our YIS administrative staff. He's excited to be here and looks forward to assisting you. Please welcome him if he takes your call!

***The Young-ins update—**Our youngest son Jake (10) had a fantastic summer and has adjusted well to his new school. He lost a few more baby teeth and definitely got taller. He still can't believe both his brothers are married and that his oldest brother Nick is a daddy of 2 kids now! Speaking of that...**We are BEYOND proud to announce the arrival of our grandson Nathaniel Joseph Young on July, 28th 2019 at 2:28pm! He weighed in at 8lbs., 5oz., 21" long. Congratulations NICK & KAYLA!** Our granddaughter Elena (3+) just adores her new baby brother and spends lots of time bonding with him. We are really excited for the holidays!

Recipes 2 ingredient Taco Dip

Mix 8oz. of sour cream and a 1oz packet of taco seasoning mix! Eat with nachos!

Pet Pals Scentsy has a new line of pet products! To learn more, check out my website amyoung.scentsy.us and click the "Pets" link!

Agents Corner

All of us here would like to wish you and your families a wonderful set of upcoming holidays over the next few months! Stay active, stay healthy and stay "YOUNG"!

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 October 15th.

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>October 15th <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 October 15th 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 October 15th.</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>January 1st - March 31st <i>OEP</i></p>	<p>This is the Open Enrollment Period. During this time members of Medicare Advantage plans are permitted to disenroll from their coverage and select a Prescription Drug Plan, as well as apply for a Medicare Supplement or switch to another Advantage plan. You cannot enroll from original Medicare to a Medicare Advantage.</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.



YOUNG'S INSURANCE SERVICES, Inc.

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Did you know...

* That neckties were invented in Croatia.

* Inventor Samuel F.B. Morse sent the first telegraphic message on May 24, 1844, from Washington, D.C., to Baltimore. The message said: "What hath God wrought?"

* The football "huddle" was first used in the 1890s by quarterback Paul Hubbard, who was deaf. Hubbard was concerned the other team could interpret his hand signals, so he brought his teammates into a round formation to call plays.

Riddle Me This...

- 1.) What happens when a ghost gets lost in the fog?
- 2.) What smells the best at Thanksgiving dinner?
- 3.) What do you get when you mix an apple and a Christmas tree?

YIS Trivia Contest

Merle and Joel Neulight, of Warminster, PA won last quarter's YIS newsletter contest! **Congratulations!**

The correct answers from last issue are;

- 1) Slip N' Slide (or Slip and Slide)
- 2) June 21st
- 3) Jaws
- 4) The signing of the Declaration of Independence
- 5) Labor Day

This issue's Trivia questions are:

- 1.) Which holiday is mostly represented with the colors orange and black?
- 2.) What type of butterflies migrate in fall?
- 3.) What is the full moon closest to the autumn equinox known as?
- 4.) What popular fall baking spice contains ground cinnamon, nutmeg, ginger, and cloves, but does not actually contain the ingredient in its name?
- 5.) Another popular word for Autumn is what?

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: Scentsy, Amazon, Wawa, Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!

Thoughts of the day...

"Autumn is a second spring when every leaf is a flower."

Albert Camus

WORST DAY EVER? *By Chanie Gorkin*

Today was the absolute worst day ever
And don't try to convince me that
There's something good in every day
Because, when you take a closer look,
This world is a pretty evil place.
Even if
Some goodness does shine through once in a while
Satisfaction and happiness don't last.
And it's not true that
It's all in the mind and heart
Because
True happiness can be attained
Only if one's surroundings are good.
It's not true that good exists
I'm sure you can agree that
The reality
Creates
My attitude
It's all beyond my control
And you'll never in a million years hear me say that
Today was a very good day.

**Now read it from bottom to top, the other way,
And see what I really feel about my day.**

RIDDLE ANSWERS:

- 1.) He is mist
- 2.) Your nose
- 3.) A pine-apple