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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.*

*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 look forward to
keeping in touch with everyone. ~

Hello all, what a CRAZY year this has been!!! I truly don't even know where to begin or what to say. So I'll simply leave it at this; We truly hope this newsletter finds you and your families healthy and safe.

Due to COVID, many things have changed for our company, including the functionality of this paper newsletter moving forward. Finding a printing company to handle such a large scale job during quarantine proved impossible. Luckily, we were able to arrange for this issue with the Yellow Sheet. However, the need to move away from the paper issues has become evident for many reasons. We'll keep you posted on that...

These past few weeks have been a time of preparation and certification for all the new Medicare Annual Election plan choices.

*** Our preferred Yellow Sheet Review method will be an online submission directly through our website.**

PLEASE NOTE—October 5th will be the deadline for any review requests, regardless of whether you submit your review via paper or online virtually!

We are exploring options for 2021 that will hopefully streamline our annual reviews for you in the future, but for this year, as I'm sure you can imagine, it's going to be an uphill battle for sure. We perform thousands of complimentary reviews, so 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

Important changes due to COVID

We hope everyone has remained healthy despite COVID looming over our heads for the past few months. We closed our office on March 11th and have only had a few staff members going in to keep the wheels turning. The good news is that we were able to operate quite smoothly considering how quickly things happened. The not-so-good news is that to keep everyone as safe as possible we will **NOT** be doing any face to face appointments/reviews this upcoming season. We will still review coverage as always, just from a safe phone line away!

We completely understand how this may be difficult for some of our valued clients, but we really feel this is the best course of action to keep everyone safe.

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.

Announcements

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

***The Young-ins update—**

Our youngest son Jake (11) had a different, but enjoyable summer. He adjusted well to "virtual" school, but looks forward to getting back with his friends! For the first semester though, it's back to virtual! Dan & I will celebrate 32 years of marriage on September 17th! Our grandkids, Elena (4) and Nate (1) enjoyed all the extra home time they got to spend with their mom and dad, Nick and Kayla Young. They had a swing set installed in their yard that they just love too.

Pet Page

There are a few new pet additions to the YIS family! Our little 2^{1/2} year old Bichon Shih Tzu mix, Mr. Coco Nut, has a new 3 month old bestie named Miss Brandy that we rescued! We have no idea what mix she is, but she looks to be part lab or maybe beagle. We do know that the mom was part Treeing Tennessee Brindle though. Amber Haring's son, Stephen, adopted a new kitty named Tux to go along with his dog-pal Hurley. Tim Young and his wife Alyssa love bringing their puppy, Cali, around for a swim and playing with her adoptive cousins Mr. Coco Nut and Miss Brandy.

Agent's 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"!

2021 RX REVIEW SHEET ENCLOSED

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 5th.

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

October 1st <i>Pre-AEP window shopping begins</i>	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.
October 15th <i>Start of AEP</i>	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.
October 5th <i>YIS Review Sheet Submission Deadline</i>	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 5th deadline throughout the month of November.
December 1st <i>The deadline approaches</i>	By this date at least one attempt to contact everyone will have been made to all who submitted a review form before October 5th.
December 7th <i>AEP Ends</i>	This is the final date to make a change to either your Medicare Advantage or Prescription Drug Plan.
January 1st <i>Happy New Year!</i>	The new plan year begins. Enrollment applications submitted between October 15th and December 7th become effective.
January 1st - March 31st <i>OEP</i>	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.

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.