

YOUNG'S INSURANCE SERVICES, Inc.

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Fourth Quarter Issue 2017 October / November / December

Welcome Memo	Page 1
YIS (Young's Insurance Services, Inc.) Owners' Thoughts	
What's New	Page 1
THIS NEWSLETTER ISSUE!	
Take a Look	Page 1
Announcements	Page 1
Recipes	Page 1
Pet Pals	Page 4
Agent's Corner	Page 4
Instructions (Yellow Sheet)	Page 2
Need to know dates	Page 3
Did you know?	Page 4
Interesting, fun facts / Household tips	
Riddle me this	Page 4
Things that make you go "hmmm"	
YIS Trivia Contest	Page 4
Will you be next issue's winner?	
Thoughts	Page 4

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 we've been preparing 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. The idea was to reach out prior to busy season in an effort to help alleviate the volume of incoming calls we receive during that time. While we'll always assist callers with any needs they have, our focus from October 15th—December 7th, is Prescription and Advantage Plan reviews. **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!** Each client who submitted a review request will have been reached out to by December 1st. **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. wish you a wonderful set of upcoming holidays! 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. So read on for our **Newsletter topic "Cliff's Notes"** Short, sweet and to the point for this issue! Enjoy~

Take A Look

New Medicare Cards create opportunity for new scams. Do not respond to phone calls from callers claiming they are with Medicare asking you to "confirm" your social security number before sending out your new card. Neither Medicare nor Social Security will call you about the new card. There are no fees for the new card. Also, keep in mind that people will receive them at various times. The new cards will roll out in phases from April 2018 through April of 2019.

Announcements

Happy Birthday shout out to Danielle Del Conte, Tim Young, Nick Young, Amber Haring, Charlie Brady—Happy Birthday!

* **Big Boy / Grandbaby Update**—Our youngest son Jake (8) is in 3rd grade and growing fast! He had a wonderful, active summer. He now has to wear glasses for reading which is a change that he still has to get used to. Our granddaughter Elena (almost 19 months) just adores Jake! She's babbling away now and had her first hair cut over the summer. She follows Jake everywhere and finds him to be the funniest person alive!



Thank you list—A SINCERE THANKS to those who gave our name out! Charlotte McLaughlin, Wendy Fleet, Laura Defrancesco, Linda DeMarco, Jacquelyn Hostelley, Jeff Gold, Maria Papotto, Rosaria Sano, Virginia Peroni, Francyne Kump, Arthur Helsel, Karen Rinaldi, Fred Rollo, Pam Hardgrove, Lin Ritter, Janice Kownacki, Gary & Iris Wolf, James O'Brien, Angela Katz, Roberta McGee, Maryanne Werkley, Rosanne Coey, Denise Zecca, John Loftus, Rita Simpson, Janet Robinson, Mary Ann Serafine, Christopher Aleardi, Debbie Eskin, Martha Betton, Diane Johnson, Ambrish Gor, Nancy Frank, Kathryn Chilcote, Carolyn Seward, Barbara Bennett, Cheryl Green, Nick Santoleri, Pat Colagregio, Mary Ziemer, Mike Sarnocinski, Robert Duncan, Tom Kehan, Joan Malone, Amy Trachtenberg, Steve Friedman, Bridget McErlean, Patricia Mullins, Linda Kreutzer, Lynn McLean, Denise Valerio, Vincent Martell, John Rodgers, Elle Backes, Joan Williamson, Richard Conti, Jean Cairns, Michael Chichilitti, Frank Walleck, Patricia Donaldson, Delia Manuel, Barb Wojciechowski, Blanche Sarama, Enrique & George Cerceo, Felix Zielinski, Joan Marchozzi, Edward Johann, Garry Bruchok—**Thank you all!**

Recipes Chicken-Gnocchi Soup

(Olive Garden Copycat Version) Serves 8
Ingredients; 1/2 diced onion, 1 diced stalk celery, 1 clove garlic, 1/2 shredded carrot, 1 tbsp olive oil, 3 to 4 cooked and diced chicken breast, 4 cup chicken stock, salt / black pepper to taste, 1 tsp thyme, 16 oz potato gnocchi, 2 cup half-and-half, 1 cup chopped spinach

(cont. on pg 4)

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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(cont. from pg 1) **Recipe Instructions:** Sauté onion, celery, garlic, and carrot in olive oil over medium heat. Add chicken breast, chicken stock, salt, pepper, and thyme. Bring to a boil, then add gnocchi. Boil for 4 minutes. Turn down the heat to a simmer for 10 minutes. Add half-and-half and spinach and cook for another 1-2 minutes.

Pet Pals

When you purchase shoes from a line called BOBS from Skechers, they'll donate money to save the lives of dogs and cats in America's shelters. Starting back in 2015, they partnered with Best Friends Animal Society® (a no-kill organization) for a promotional program. They've committed to donating at least 3 million dollars. The promotion will run until 8/31/2018. Added bonus, the shoes are really cute and comfy!

Agents Corner

From all of us here; Thanks for your confidence in us! Here's hoping for a smooth busy season!

Did you know...

- *Norway introduced salmon sushi to Japan.
- *An octopus has 6 arms and 2 legs, not 8 arms.
- *Depending on their size, scallops can have

between 10-100 eyes.

*Halloween crabs spend most of their time on land, but must be in water to lay eggs.

Riddle Me This...

- 1) What did the skeleton order for lunch?
- 2) What is the musical part of a turkey?
- 3) What did Adam say the day before Christmas?
- 4) Which bank does Dracula use?
- 5) What do you get mixing a Christmas tree and an apple?

YIS Trivia Contest

Dorothy Manley, of Lancaster, PA won last quarter's YIS newsletter contest!
Congratulations!

The correct answers from last issue are;

- 1) Mosquito
- 2) Watermelon
- 3) The dog days of summer
- 4) Summer Olympics

This issue's Trivia questions are:

- 1) What country did Jack-O-Lanterns originate in?
- 2) What was the first wrapped penny candy in America?
- 3) The first Thanksgiving celebration lasted three days. True or False?

4) What US parade is held on Thanksgiving Day and is presented by a large department store chain?

5) Pumpkins are a fruit belonging to what family?

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...

Fall Bucket List—Walk through a corn maze. Go apple picking. Visit a pumpkin patch. Take a hay ride. Jump in a pile of leaves. Watch a football game. Wander around a fall festival. Make a pumpkin pie. Taste some apples dipped in caramel. Drink some hot cider. Create a cornucopia centerpiece. Light some fall scented candles. Make a fall soup. Toast some pumpkin seeds. **Winter Bucket List**—Hibernate

Riddle Answers:

- 1) Spare Ribs
- 2) The drumstick
- 3) It's Christ-
- 4) Spare Ribs
- 5) A pine-apple