

YOUNG'S INSURANCE SERVICES, Inc.

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Fourth Quarter Issue 2018 **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 insurance 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, share important insurance news, and have some fun!

Welcome Memo

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.

PLEASE NOTE—WE HAVE A NEW DEADLINE FOR REVIEW REQUESTS! Due to the thousands of complimentary reviews we perform, we must ask that you submit your request by **FRIDAY, OCTOBER 26TH!** We work on a first come, first served basis and your review request is placed on a call list in *date order*.

REMINDER—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. Enjoy this abridged issue!

Take A Look

Beginning in 2019, the Medicare Part D donut hole is closing. This is a year earlier than planned. This means that starting in January, enrollees will pay 25 percent of the cost of all their prescription drugs from the time they enter the gap until they reach catastrophic coverage.

Announcements

A Happy Birthday to a few agents and staff in our office; Mike Mizas 9/3, Danielle Del Conte 10/2, Tim Young 10/11, Nick Young 10/13, Amber Haring 10/20, Charlie Brady 11/18!

* **Big Boy / Grandbaby Update**—Our youngest

son Jake (9) is in 4rd grade now. He had a wonderful summer swimming, experienced a Disney cruise, played golf and went horseback riding. Now, he's busy with schoolwork and playing flag football! Our granddaughter Elena (2½) repeats many words and is working on potty training. She also had an amazing time on the Disney cruise. Over the summer she tried toddler gymnastics and may also try dancing soon.

Thank you list—A SINCERE THANKS to those who gave our name out!

Linda Stone, Judy McVitty, Marilyn Strong, Alphonso Meo, Steven Engel, Linda Heller, Sandy Frieland, Rosemary Fitzgerald, Susan Krimmel, Judy Longacre, Susan Wheeler, Cora Jones, Elida Kauffman, Carmella Pietrinferni, Edith McAdao, Roy Hastings, Jackie Mazmanian, Vincent Mahoney, Max Lieberman, Jim Klementisz, Barbara Papageorge, Denise Goldsmith, Domenic Mingacci, Joe Cirelli, Jaydeen Cordero, Karen McGowan, Gene Tecce, Kemp Harvest, Stephanie Lichty, Carole Brewer, Kevin McCullough, Jim Klementisz, Phyllis Giaimo, Bridget McErlean, John Meacham, George Furrer, Kathleen Foehr, Bernadette Thompson, Louise Bieros, Diane Cain Hood, Roy Sherwood, Arlene Olshin, Linda Hall, Sherry Schmidt, Marc Bifano, Clair Frederich, Irene Dawson, Linda Smithers, Patricia Nelman, Betty Jo Schwartz, Jim Waters, Joan Demi, Charles Buxton, MaryAnn McArdle, Cynthia Roberts, Rob Geib, Denise Valero, and John Haughton. **Thank you all!**

Recipes

Cookie Dough Dip (No bake, no egg recipe)

Ingredients; 1 (8-ounce) package cream cheese, softened

1/2 cup unsalted butter, softened

1 cup powdered sugar

2 tablespoons brown sugar

1 1/2 teaspoons vanilla

1 cup mini chocolate chips

1 cup toffee bits

Directions; Mix together cream cheese and butter then add all remaining ingredients. Allow to chill in the refrigerator for an hour. Serve with Graham crackers or apple wedges!

Pet Pals

A digital marketing company in Minneapolis now offers "fur-ternity leave" to new pet owners!

Employees who have just gotten new pets can work from home!

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 26th.

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 26th <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 26th 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 26th.</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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Agents Corner

We're excited to announce our little family of agents continues to grow! Mike Mizas is a lifelong resident of Montgomery County and comes to us eager to help his neighbors in a new way. He's passed the PA license exam and is making great progress in product training. He'll quickly prove himself to be an asset we're sure!

Also, we'd like to welcome Adam Reigner to Jim Long's team. Adam has a diverse background, wealth of experience, and a gift for relating to all types of people. Jim is looking forward to seeing Adam's talents at work!

Lastly, from all of us here, have a wonderful holiday season! We wish you all joy and health!

Did you know...

- * Lemons have more sugar than strawberries.
- * 8% of people have an extra rib.
- * The Hawaiian alphabet has only 13 letters.
- * Topolino' is the name for Mickey Mouse Italy.
- * A lobsters blood is colorless but when exposed to oxygen it turns blue.

HOUSEHOLD TIPS;

* Boo-boo's, nosebleeds and accidents happen. If you find yourself in a situation where blood stains your clothing, try placing the item in cold salty water for at least an hour and then wash as normal in warm water.

* Keep ants away from your pet's food, by placing the bowl in a tray of water.

Riddle Me This...

- 1) Two in a corner, 1 in a room, 0 in a house, but 1 in a shelter. What am I?
- 2) Two monkeys sit on a tree and one jumps off. Why does the other monkey jump too?
- 3) What's the only way a leopard can change his spots?
- 4) I have a head and a tail but no body. What am I?
- 5) Why is the baseball field hot after a game?

YIS Trivia Contest

Debbie Posmontier of Elkins Park, PA won last quarter's YIS newsletter contest!

Congratulations! The correct answers from last issue are; 1) Ben & Jerry's 2) Chocolate 3) Neapolitan 4) Hawaiian Punch

This issue's Trivia questions are:

- 1) From base to point, what is the order of colors on a piece of candy corn?
- 2) What is the name of the famous rock credited to where the pilgrims first landed?
- 3) The term "Cornucopia" means what?
- 4) Who wrote A Christmas Carol?
- 5) Which traditional New Year's Eve song is known by a title meaning "time long past"?

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...

"It is the mark of an educated mind to be able to entertain a thought without accepting it."
Aristotle

"Good, better, best. Never let it rest.
'Til your good is better and your better is best."
St. Jerome

"If you can dream it, you can do it."
Walt Disney

"The grass is greener where you water it"
Neil Barringham

Riddle Answers:

- 1) The letter "R"
- 2) Monkey see, Monkey do.
- 3) Moving from one "spot" to another.
- 4) A coin
- 5) All the fans left.