



2018

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services
"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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I want to thank everyone that helped to make this another successful Annual Enrollment Period. If you have not received your Member ID cards, please call us so that we can assist.

We appreciate all of the referrals that you have all sent our way.

We are still located in the temporary office space; construction should begin soon and we hope to be back in the home office in February.



You're getting a new Medicare card!

Cards will be mailed between
April 2018 – April 2019

You asked, and we listened. You're getting a new Medicare card! Between April 2018 and April 2019, we'll be removing Social Security Numbers from Medicare cards and mailing each person a new card. This will help keep your information more secure and help protect your identity.

You'll get a new Medicare Number that's unique to you, and it will only be used for your Medicare coverage. The new card won't change your coverage or benefits. You'll get more information from Medicare when your new card is mailed.

Here's how you can get ready:

- Make sure your mailing address is up to date. If your address needs to be corrected, contact Social Security at ssa.gov/myaccount or 1-800-772-1213. TTY users can call 1-800-325-0778.
- Beware of anyone who contacts you about your new Medicare card. We'll never ask you to give us personal or private information to get your new Medicare Number and card.
- Understand that mailing everyone a new card will take some time. Your card might arrive at a different time than your friend's or neighbor's.

SAFE MONEY

4.33% Year 1

3.33% Yrs 2 - 5

Guaranteed for 5 Years!



Call Today!

KAREN ANSELL

904-242-8893

Safe Harbor Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. Rates are subject to change. Product specifications vary by state, consult your agent.

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HOW ARE ANNUITIES GUARANTEED

Every state has a Guarantee Association to pay the claims of financially impaired insurance companies. State Laws specify the lines of insurance covered by these funds and the dollar limits that are payable. Florida's Maximum Liability for the value of an Annuity Contract is \$250,000.00. Florida's Maximum Death Benefit on any one life is \$300,000.00.

2018 Medicare Benefits

- Medicare Part A Hospital deductible 1st – 60th day \$1,340.00
- Medicare Part A Hospital 61st – 90th day \$335.00 per day
- Medicare Part A Hospital 91st – 150th day \$670.00 per day
- After 151st day You Pay All Costs
- Skilled Nursing 1st – 20th day You Pay Nothing
- Skilled Nursing 21st – 100th day \$167.50 per day
- Medicare Part B Doctors – Annual deductible \$183.00
- You pay 20% of Approved. If Doctor does not take assignment you also pay Excess Charges

2018 Medicare D – Prescriptions

Premium – Approx. \$20.00 - \$120.00 per month

You will have a deductible of \$0 - \$405.00

You will have a Co-pay of either % or \$ amount

Up to a Total maximum of \$3,750.00 enter the Donut Hole

Donut Hole (gap) – You pay 35% brand and 44% generic

True Out of Pocket of \$5,000.00 enter the Catastrophic Stage

Catastrophic Stage - You pay a co-pay or 5% Coinsurance

Help for Limited Income (January 2018)

Single Person – Monthly Income below - \$1,508.00

Assets below - \$13,640.00

Married Couple – Monthly Income below - \$2,030.00

Assets below \$27,250.00

SCAMS COME IN MANY FORMS

The Federal Trade Commission warns that scammers are spoofing the phone number of companies and government agencies; so your caller ID will appear to be a call from a trusted source. The best defense against spoofed caller ID numbers, is to never give out or confirm your personal or financial information over the phone.

The Federal Trade Commission has a webpage which highlights Scam Alerts for consumers. The page can be accessed at www.consumer.ftc.gov/scam-alerts.

CAN MY PART D PLAN CHANGE DURING THE YEAR?

During the year, a Part D plan may make changes to its formulary — dropping some from coverage or adding some it hasn't covered before — according to Medicare regulations. If the change involves a drug you're currently taking, the plan must take one of two actions:

- Send you a written notice at least 60 days before the change takes effect; or
- At the time you request a refill, notify you of the change in writing and provide a 60-day supply of the drug under the same terms as before.

However, if the plan has ceased to cover your drug because of a safety issue — for example, the national recall of a drug that has proved harmful in some way — the plan is not required to inform you.

It's important to be aware that no Part D plan covers all drugs. But all plans are required to cover at least two drugs in each class of medications. A *class* means all the similar drugs that are used to treat the same medical condition. Also, each plan must cover all or nearly all the drugs used to alleviate six serious conditions: cancer, epilepsy, depression, psychoses, HIV/AIDS and organ transplants.

If your Part D plan does not cover (or stops covering) a drug that your doctor has prescribed as necessary for your health, you and your doctor can request the plan to make an *exception* to its rules and cover the drug in your case. Doctors are familiar with this process. The form your doctor needs to make the request can be downloaded

from <https://www.cms.gov/Medicare/Appeals-and-Grievances/MedPrescriptDrugApplGriev/downloads/PhysicianCoverageDeterminationRequestForm.pdf>. The plan must make a decision within 72 hours of receiving the doctor's request, or within 24 hours if the doctor says that the case is urgent.

Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org

This newsletter is circulated via email and provided by: Licensed Insurance Agents

Secure Choice Insurance Services

The **BEST** benefits for the
LOWEST cost

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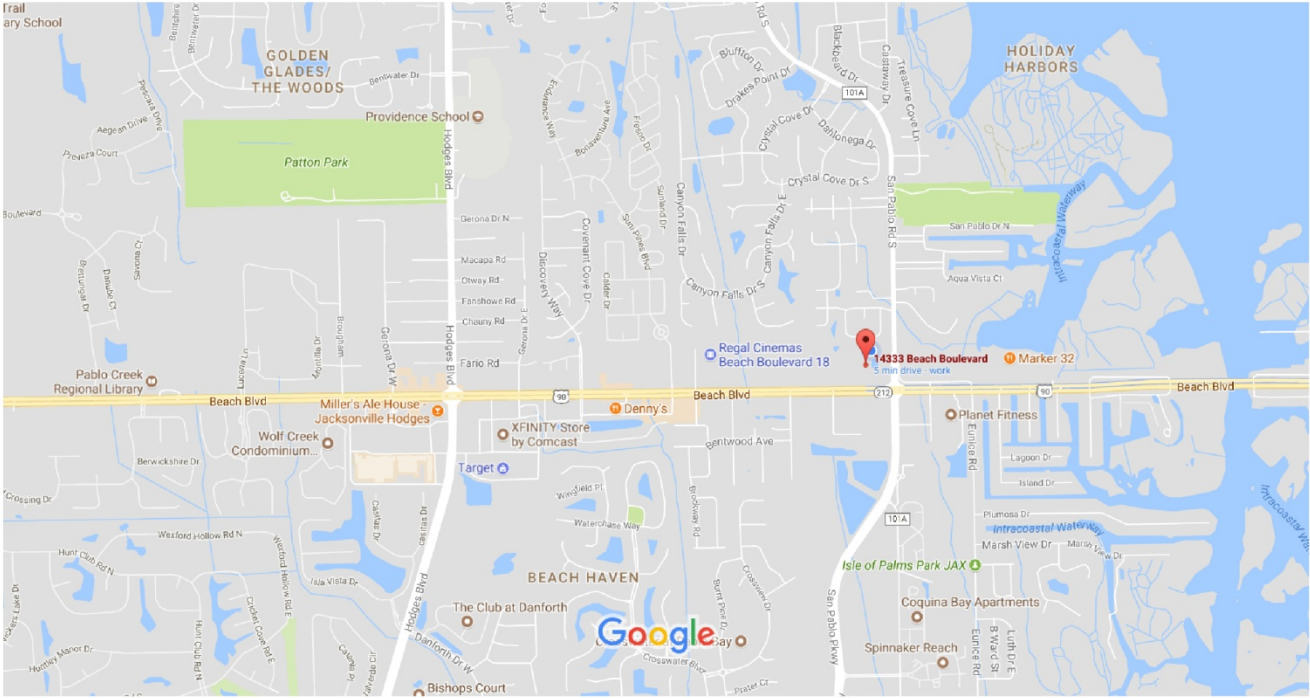
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"Angie's List" and give them a
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1-888-888-5478

Thank you!!



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