



2019

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

Volume 10, Issue 1



Thank you again for another successful Annual Enrollment Period. Please remember that if you have any issues throughout the year with your new plan or continued coverage, do not hesitate to contact the office.

Remember to get your Annual Wellness check-ups. These are covered by Medicare free each year.



OPEN ENROLLMENT PERIOD 2019

New in 2019, Medicare has an Open Enrollment Period for those who are enrolled in a Medicare Advantage Plan. This period runs from January 1 through March 31. Below are the guidelines in which you can change your Medicare Advantage Plan one time.

- If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).
- You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare Prescription Drug Plan.
- If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without drug coverage) within the first 3 months you have Medicare.

2019 CHANGES TO MEDICARE

- Medicare Part A Hospital deductible 1st – 60th day \$1,364.00
- Medicare Part A Hospital 61st – 90th day \$341.00 per day
- Medicare Part A Hospital 91st – 150th day \$682.00 per day
- After 151st day You Pay All Costs
- Skilled Nursing 1st – 20th day You Pay Nothing
- Skilled Nursing 21st – 100th day \$170.50 per day
- Medicare Part B Doctors (in or out of hospital) – Annual deductible \$185.00 – Medicare pays 80% of Approved
- You pay 20% of Approved. If the Doctor does not take assignment you also pay Excess Charges, capped at 15%

2019 CHANGES TO PRESCRIPTION DRUG PLANS

- **Initial Deductible:**
will be increased by \$10 to \$415 in 2019.
- **Initial Coverage Limit (ICL):**
will increase from \$3,750 in 2018 to \$3,820 in 2019.
- **Coverage Gap (Donut Hole):**
begins once you reach your Medicare Part D plan's initial coverage limit (\$3,820 in 2019) and ends when you spend a total of \$5,100 out of pocket in 2019.
- **2019 Donut Hole Discount:**
Part D enrollees will receive a 75% [Donut Hole discount](#) on the total cost of their **brand-name** drugs purchased while in the Donut Hole. The discount includes, a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer combined with the 25% you pay, count toward your TrOOP or Donut Hole exit point.
For example: If you reach the Donut Hole and purchase a brand-name medication with a retail cost of \$100, you will pay \$25 for the medication, and receive \$95 credit toward meeting your 2019 total out-of-pocket spending limit.

Medicare Part D beneficiaries who reach the Donut Hole will also pay a maximum of 37% co-pay on **generic** drugs purchased while in the Coverage Gap (receiving a 63% discount).
For example: If you reach the 2019 Donut Hole, and your generic medication has a retail cost of \$100, you will pay \$37. The \$37 that you spend will count toward your TrOOP or Donut Hole exit point.
- **Out-of-Pocket Threshold (orTrOOP):**
will increase from \$5,000 in 2018 to \$5,100 in 2019.
- **Minimum Cost-sharing in the Catastrophic Coverage Portion of the Benefit:**
will increase to greater of 5% or \$3.40 for generic or preferred drug that is a multi-source drug and the greater of 5% or \$8.50 for all other drugs in 2019.

ALL COMPARISONS ARE DONE FROM THE MEDICARE WEBSITE

ARE YOU CONCERNED ABOUT THE ROLLER COASTER OF THE STOCK MARKET

After such a volatile 2018, predicting what the US stock market will do in 2019 is like guessing where a single piece of paper will land in a windstorm. Many clients are concerned about the political environment as a whole and the effects throughout the world, especially on investments and the stock market. More people are turning to safer investments, such as annuities. Schedule a meeting with me so that we can discuss your portfolio and the possibility of reallocating a portion into safer investments.

IT'S TAX TIME, DO YOU WANT TO SAVE MONEY?

ANNUITIES

- Annuities can eliminate the tax on Social Security Benefits
- **Tax-deferral** – Policyholders do not pay taxes until they start receiving funds from their annuity
- **No fees** – No mortality and expense fees, no management fees, no administration fees. The only fee is for the optional Lifetime Income Benefit Rider (LIBR)
- **Compound interest** – Any interest credits to the contract value are compounded
- **Minimum guarantees** – Annuities have a minimum guaranteed growth feature
- Annuities avoid probate and are protected from creditors
- 100% of the Annuity goes to your Beneficiary upon death

Fixed Annuities vs CD's

Fixed Annuity

\$100,000.00 @ 4% x 5 years

\$122,643.43 = \$22,643.43

CD

\$100,000.00 @ 2% x 5 years

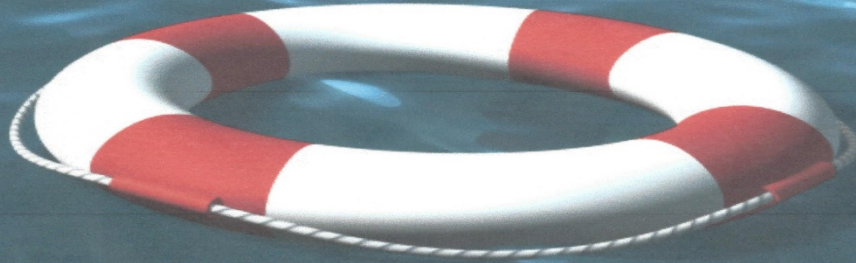
\$110,000.00 = \$10,000.00

Loss of \$12,643.43

SAFE MONEY

	Year 1	Year 2+
5 Year	5.00%	4.00%
7 Year	5.50%	4.50%
10 Year	6.00%	5.00%

Multi Year Guarantee Annuities!



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.

ACLHARPRE-FL 037CR 070913

Above is a fixed annuity showing simple interest rates with no withdrawals during the surrender period. Many clients like the laddering idea for their investment with a 5 year, 7 year and 10 year. This annuity is tax-deferred. These are the current interest rates, subject to change.

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.

5 TIPS FOR FAMILY CAREGIVERS

1. FIND HELP AND SERVICES

BEFORE your loved one returns home from the hospital or a rehabilitation facility, make sure you ask about Medicare home health benefits. This program can provide medical help and services that may be needed for a safe and speedy recovery at home. **It won't cover everything, but it can give you some support so that you're not on your own.**

2. MEET WITH THE CASEWORKER

BEFORE your loved one leaves the hospital, **make sure to arrange for the caseworker to visit his or her home.** The caseworker will make recommendations on hospital equipment needed at home and possible home modification that could make things easier for everyone.

3. TRACK MEDICATION

ALWAYS track medication changes. Prescriptions your parent or loved one is taking often change. The medication before hospitalization may not be the same after discharge and may change yet again during rehabilitation. Additionally, facility staff and physicians don't always talk to each other. **Family caregivers may be the best source of medication history, so keep a record** because medication mistakes can result in rehospitalization.

4. CHECK WITH THE DOCTOR

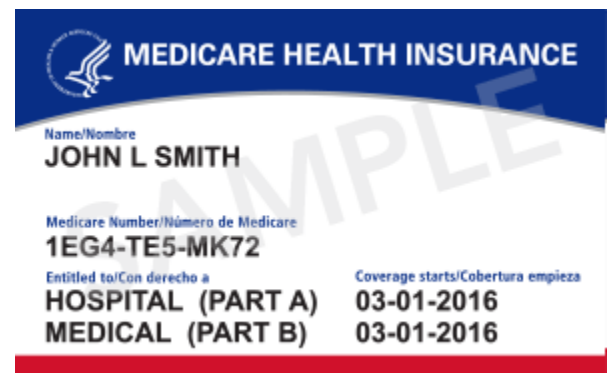
ALWAYS check with your loved one's family physician if you have concerns about his or her health and well-being. You may notice changes in your parent's health in between doctor appointments. **Don't be afraid to speak up.** If one parent is caring for the other parent, ALWAYS be sure to check BOTH parents for signs of health issues or stress.

5. ASK QUESTIONS

ALWAYS ask questions about what options your parents or other loved ones may have. You may be eligible to receive financial support and services that you didn't know about. **The more questions you ask, the more knowledge you have** to help your loved ones continue living at home.

New Medicare cards start mailing in April 2018

Please remember to contact our office with your new Medicare ID, as the old Medicare ID will totally be removed from your records in April 2019



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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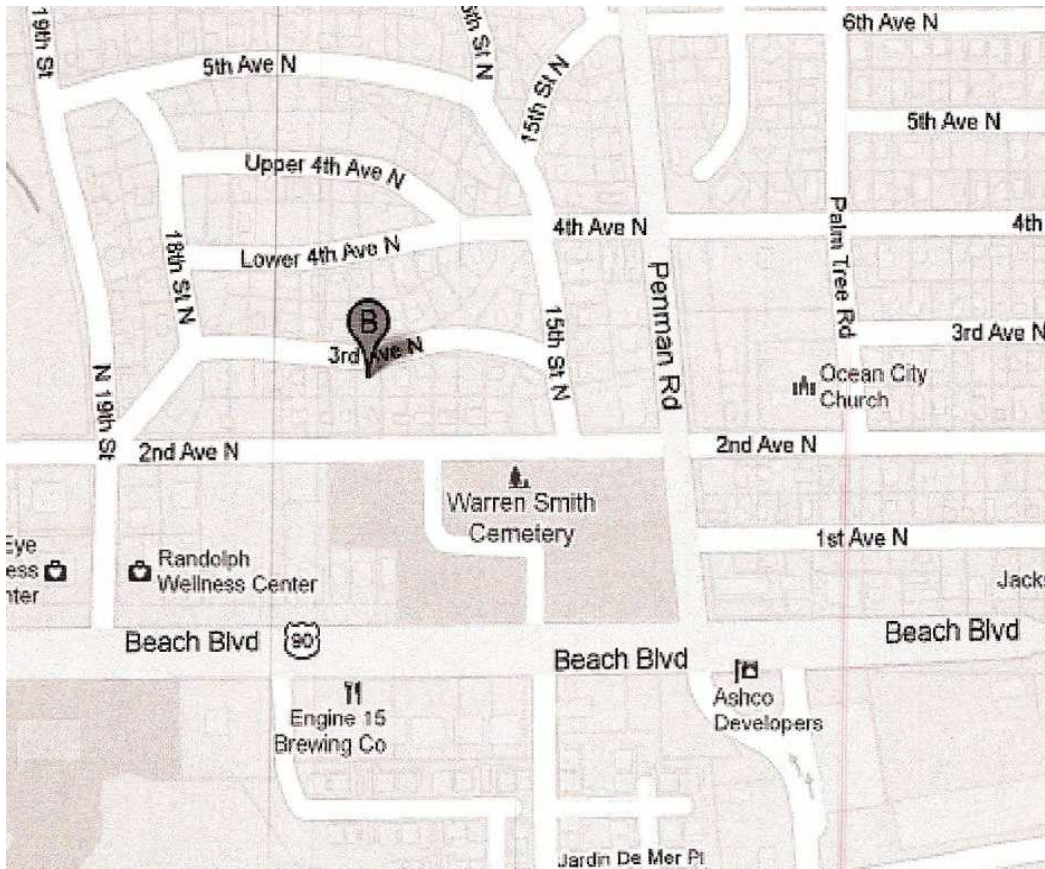
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- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

If you have time please go to Google Review for Secure Choices Insurance and leave a review of us and my company "Secure Choices Insurance Services."





Map to Secure Choices, Inc. Office

1624 3rd Avenue North, Jacksonville Beach, FL

From Beach Blvd head north on Penman Road,

Turn left on 2nd Ave. N. (Knights of Columbus)

Immediate right onto 15th St. N.

Immediate left onto 3rd Ave. N.

Office is in my home at 1624.

904-242-8893