



2019

## ***The Secure Choice***

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

[WWW.SECURECHOICESINSURANCE.COM](http://WWW.SECURECHOICESINSURANCE.COM)

904.242.8893

Volume 10, Issue 3



Summer is here and that means it is Hurricane Season. Make sure that you have your hurricane supplies, and a plan of evacuation.

Over the next few months we will begin learning the 2020 plan information to be prepared for Annual Enrollment Period. Remember to look for the information we send to you in September.



### **THANK YOU**

We really appreciate all of the referrals that you have sent to us over the years. Along with your friends that you have sent to us, we have entire families from parents to children and siblings. You are the reason that we are successful and continue to grow as a business.

We want to share with you about upcoming events that we think you will enjoy. We have started the "Ask Rita" table around town at our local facilities. Rita has been setting up a table for one-on-one time to answer your questions on Medicare, Medicaid and Insurance. This is strictly educational and informative and if you need additional help we are always here to serve! If she hasn't been to your facility or organization, let us know and we can schedule one. Below is the current schedule:

06/20/2019 Towers of Jacksonville 10:30a-12:30p

07/08/2019 Pablo Hamlet 2:00p-4:00p

07/09/2019 Pablo Towers 2:00p-4:00p

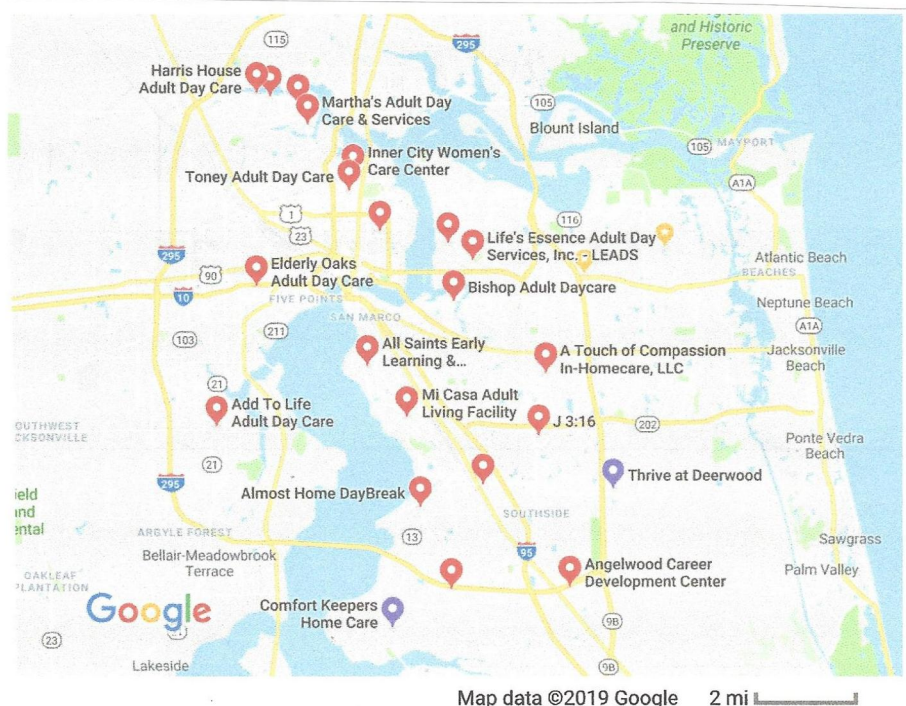
08/12/2019 Pablo Hamlet 2:00p-4:00p

08/13/2019 Pablo Towers 2:00p-4:00p

Karen will be teaching a class about Medicare for the OLLI members at UNF on September 10 & 17, from 9:30a-11:00a. The address is 1 UNF Drive Jacksonville, FL 32224.

## **ADULT DAY CARE**

Adult Day Care is a wonderful option instead of in-home care or nursing home. The average cost for Jacksonville is between \$57/day and \$75/day. There are numerous locations throughout Jacksonville that you can choose from; you can find them at [www.senioradvice.com/adult-daycare/jacksonville-fl](http://www.senioradvice.com/adult-daycare/jacksonville-fl). Copy and paste this address into your browser.



## **CLEANING FOR A REASON**

It's difficult keeping a home clean under any circumstances, but when cancer hits a household, the burden can be overwhelming. That's when Cleaning For A Reason steps in, partnering with more than 1,200 maid services to provide **free house cleaning to women, 19 years or older, battling any type of cancer**. Due to demand, patients are eligible to receive just one round of services through our program. Please note that our cleaning companies volunteer their services and are not compensated in any way.

When matched with a cleaning company, a patient receives a total of two free house cleanings, that is one general cleaning a month for up to two months. Please note that this is not a guaranteed service. We may not have a cleaning company in a patient's area or if we do, the company may be at capacity with the number of patients that they are already helping.

[www.cleaningforareason.org](http://www.cleaningforareason.org)

## BEWARE OF COMMERCIALS AND OTHER AGENTS

We have been contacted by clients that have seen commercials or have been approached by other agents offering inflated benefits in other plans. Which many times are not in the best interest of the client. You could lose your doctors, hospital of choice and some medications may not be covered. We represent all of the companies, and we always look at all of the plans to make sure that you get the best benefits for your individual needs. Please call us first before you change to another plan.

## 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 or Simple Interest** – Any interest credits to the contract value are tax-deferred
- **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

## OASIS SENIOR ADVISORS

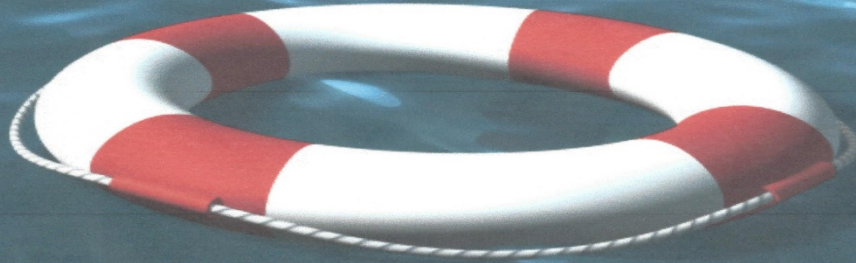
We have worked with David Stieglitz of Oasis Senior Advisors, and we have found that he is a good resource for anyone looking to place a loved one into an assisted living facility. David meets with you and the family, at no charge, to get a personalized list of needs to assure that the facility will be the right one. Please go to their website to learn more: [jacksonville.oasisseNIoradvisors.com](http://jacksonville.oasisseNIoradvisors.com), or call David @ 904-386-5708.



# 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.

## **SOCIAL SECURITY DEDUCTION FOR PREMIUM**

Earlier this year, a federal government systems issue prevented Medicare Advantage and Part D premiums from being automatically deducted from the Social Security payments of some people with Medicare. Normally, if a beneficiary elects, Social Security deducts the premiums and sends them directly to the plan. In this instance, the payments were not sent to the plans, and beneficiaries did not know that their plans were not receiving them.

While the issue has since been resolved and premium payments should be processed correctly moving forward, Medicare Rights remains concerned about the scope of the processing error and the potential impacts on beneficiaries—including confusion, financial hardship, and coverage losses.

According to the [Centers for Medicare & Medicaid Services \(CMS\)](#), affected individuals include those who were “enrolled either in a Medicare Advantage Plan or in a Medicare Prescription Drug Plan for coverage starting January 1, 2019” and chose to have their premiums automatically deducted from their monthly Social Security benefit, rather than pay the plan directly.

However, it’s not yet clear how many of these enrollees were affected, if those who were have been made aware, or how much they might owe. The Social Security Administration (SSA) [notes](#) that “Plans will be sending premium bills to those affected. If you are affected and haven’t already received a bill in the mail, you will soon. The first bill will likely be for a larger amount than usual to make up for the unpaid premiums.”

Importantly, plans [must offer](#) enrollees a “grace period” to repay the missed premium payments, which must last at least as long as the delay in billing. Plans also have the option not to pursue these outstanding payments.





### **Helpful Information**

Medicare	1-800-633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
Social Security	1-800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
Medicaid	1-866-762-2237	<a href="http://www.myflorida.com/accessflorida">www.myflorida.com/accessflorida</a>
Patient Assistance Program		<a href="http://www.rxassist.org">www.rxassist.org</a>

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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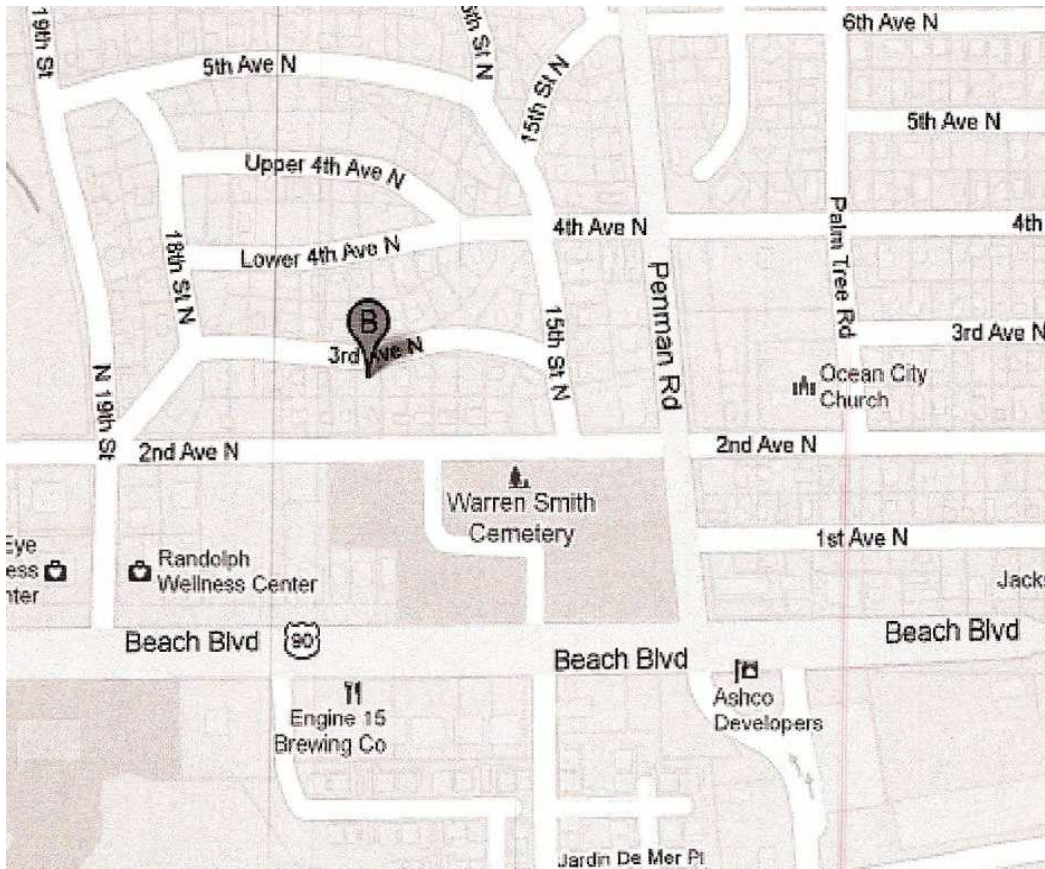
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Please email [kbansell@comcast.net](mailto:kbansell@comcast.net) if you want to:

- Opt out of this mailing,
- 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 3<sup>rd</sup> Avenue North, Jacksonville Beach, FL

From Beach Blvd head north on Penman Road,

Turn left on 2<sup>nd</sup> Ave. N. (Knights of Columbus)

Immediate right onto 15<sup>th</sup> St. N.

Immediate left onto 3<sup>rd</sup> Ave. N.

Office is in my home at 1624.

904-242-8893