



2022

## ***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

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Happy Springtime to everyone!  
We hope you can enjoy the beautiful weather we are having lately.

We want to thank you again for all the referrals that you continue to send to us. You have helped make us successful!



### **APRIL IS TAX TIME**

We are always looking for ways to save our clients money. Annuities are a great way to lower your taxes. We have various annuities that are tailored for your individual needs.

#### **Just like your C.D.'s:**

- No Market Risk
- No Fees or Sales Charges
- 100% goes to your beneficiary
- Choice of interest rates and Guarantee Periods

#### **Annuity Advantages**

- Tax-Deferred Accumulation
- Competitive Yield
- Compounding Interest Rate
- Can eliminate the tax on Social Security Benefits
- Can avoid Probate
- Lifetime Income
- Liquidity
- Safety
- Protection from Creditors

We have a 3 Year paying 2.75% Compounded

Also, a 5 Year paying 3.25% Compounded

Call us to discuss all your options and to answer any and all of your questions.

## **APPLYING FOR MEDICARE BEFORE AGE 65**

If you are applying for Medicare prior to age 65 and you are not collecting Social Security Benefits, there are a couple of options for you to sign up. The first option is to call the Local office at 1-877-409-8424 for Duval and Clay Counties; St John's County is 1-877-405-5867. Another option is to apply on the SSA.gov website. If you have not already created an account, you can complete that process. If you do have an account already, then you must have your Username and Password. If you do not have these then you must contact the National number at 1-800-772-1213 to have them send it to you. We recommend that you utilize the entire 3-month period before your birth month to start this process.

If you are collecting Social Security Benefits, then you will automatically be enrolled in Part A and Part B. If you choose not to take Part B at this time, please be sure to complete the form declining Part B and mail back to Social Security.

## **APPLYING FOR MEDICARE PAST THE AGE OF 65**

If you did not elect to take Part A when you turned 65, you should call the Local Social Security Office for your County to apply. Or you can apply on SSA.gov website. Both ways are taking approximately 3-4 weeks for you to receive your Medicare number, so this should be done well in advance of applying for Part B. This can be done anytime, it does not have to be the 3 months prior to your retirement. Once your Part A goes into effect you can no longer contribute to an HSA account.

When you apply for Medicare Part B past the age of 65 then there are 2 forms that must be completed and sent to Social Security. The first form is to be completed by you, Form CMS-40B; this form must be signed by you and in the remarks section you should put when you would like Part B to begin. The second form, CMS-L664/R297, is to be completed by your Employer's Human Resources department. It must show the dates you had credible coverage from your Employer. Once both forms have been completed, they can be faxed to 1-833-554-0369 for Duval and Clay Counties; St John's County is 1-833-921-1883. And fax to the National number 1-833-914-2016. Or you can mail them certified, return receipt to your Local office.

## **THE BUZZ**

In March Karen was invited to do a presentation on a local TV program called The Buzz during their March programs Caring for Seniors. This was a 2-part series in which Karen discussed various Medicare topics with David Stieglitz and Adrienne Houghton. On the front page of our website, [www.securechoicesinsurance.com](http://www.securechoicesinsurance.com) you can find the videos and more information.



## **UNITED HEALTHCARE/AARP MEDICARE SUPPLEMENT INCREASE**

We are informing you that there will be a rate increase for United HealthCare/AARP Medicare Supplements beginning June 1, 2022. You should be notified at least 45 days prior to June 1. Even with the increase, they are still one of the most competitive companies in the State of Florida when it comes to rates.

## **PRESCRIPTION DRUG SAVINGS – SYNTHROID (BRAND)**

Synthroid is not typically covered by most plans since it is a brand name drug because there is a generic available. Again we are always looking for ways to save our clients' money and we have discovered a Savings Program for the brand Synthroid. Please go to [www.synthroid.com](http://www.synthroid.com). It is made and shipped here in the United States. Synthroid Delivers Program can be found under the Savings & Support Tab. You can get a 90-day supply for as little as \$25.

Always check [www.goodrx.com](http://www.goodrx.com) for all your medications. You can ask your pharmacist to run your Medications through your insurance and through GoodRX to see which one has the better price. Remember if you use GoodRX, this does not go towards your deductible or out-of-pocket.

## **LATE ENROLLMENT PENALTY FOR PART D**

When going onto Medicare after the age of 65 you will automatically receive a form to complete stating that you had credible coverage since the age of 65. Please complete this form as soon as you get it. If not, you will incur the penalty.

Those who have incurred a Late Enrollment Penalty, you are receiving an updated bill from your insurance company showing the new premiums for 2022.

## **INDEMNITY POLICIES TO PAY YOUR COPAYS ON MEDICARE ADVANTAGE**

We are recommending that you explore the benefits of an Indemnity policy along with your Medicare Advantage plan. These policies are inexpensive, and they pick up the largest copays and co-insurance that you can incur with a Medicare Advantage plan. These policies make your Medicare Advantage plan very comprehensive.

The standard policy covers the in-patient hospital copays, out-patient rehabilitation copays, skilled nursing care copays, ambulance and Emergency room, and up to \$5,000 for cancer treatment. The average cost for this policy is \$45.00-\$60.00 per month. We have many clients that are very pleased that they chose one of these policies.

## **AT HOME COVID 19 TESTS**

Centers for Medicare and Medicaid Services (CMS) has announced that Medicare Beneficiaries will be able to access up to eight over-the-counter (OTC) COVID-19 tests per month for free. Tests will be available through eligible pharmacies and other participating entities.



## **MEDICAID AND EXTRA HELP WITH PRESCRIPTIONS (LIS)**

If you have lower and/or limited income, there are resources to assist you with your medical and medication costs. Below are the income and asset limits as of January 1, 2022.

LIS: Income Limit is \$1,705 (single), \$2,307 (couple) Asset Limit is \$15,510 (single), \$30,950 (couple)

Medicaid: Income up to \$1,534 (single), \$2,076 (couple) Asset up to \$7,970 (single), \$11,960 (couple)

If you think you are eligible for any of these programs, please call us so that we can assist you.

ElderSource is where you go to apply for the Home and Community Based Services, which assists with Long Term Care costs. Their number is 904-391-6600.



**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

1624 Third Avenue North, Jacksonville, FL 32250

Phone: 904.242.8893

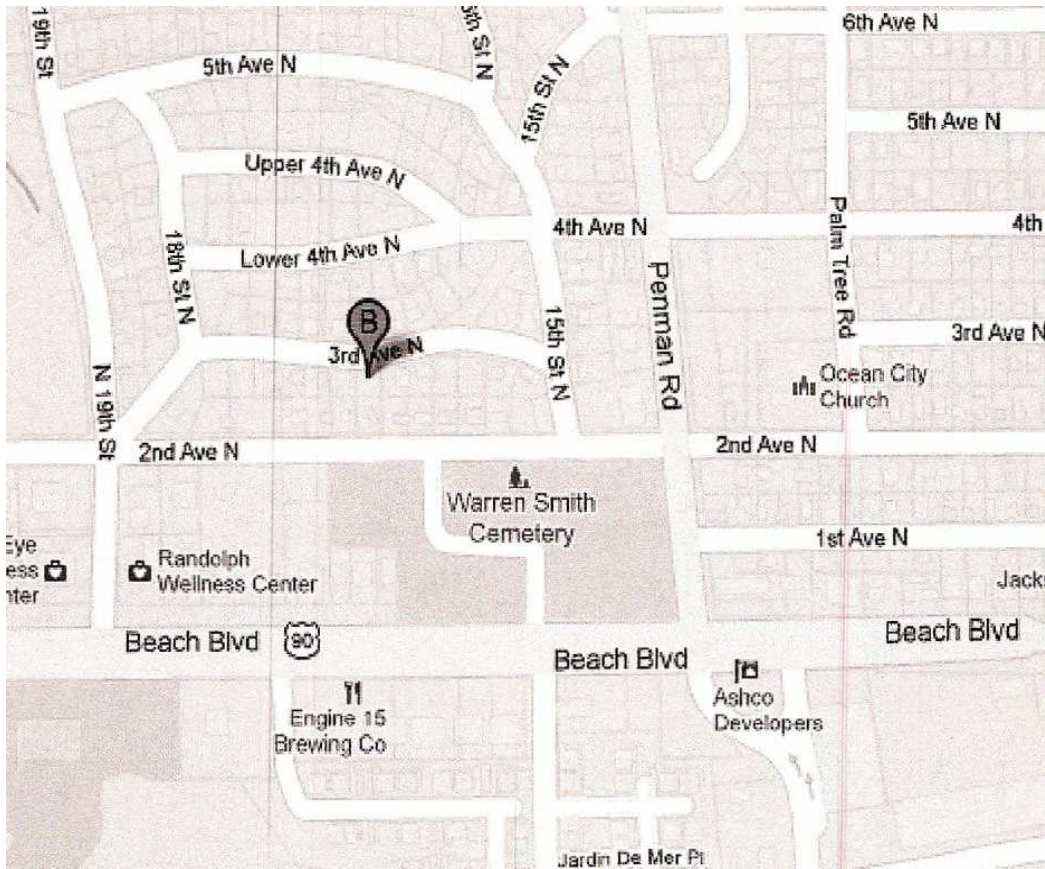
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- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

If you have time, please go to Google Review for Secure Choices Insurance company "Secure Choices Insurance Services."

Thank you!!



904-242-8893

Map to Secure Choices, Inc. home 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.