



TLC Health Insurance

2019 Quarter 1 Newsletter

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*****2019*****



Wow– Another year has passed. I can't believe it. The older you get the faster it goes. They say that time goes by so quick when you are older because you're busy?!Ok so maybe I won't be as busy and time will slow down!

LONG TERM CARE

Today you're healthy, but tomorrow things could change.

You or your spouse may need Long Term Care at some point in the future. Nearly 70% of Americans will need some form of assistance in carrying out everyday activities such as bathing, dressing or getting in and out of bed, during their lifetime.

Most people when asked, said they would prefer to stay in their own home and receive assistance there. But some may need to move to a nursing home, assisted living facility or memory care facility. Whether they receive their care in home or at a facility, this care can be very expensive, and can wipe out their life savings rapidly.

To learn how Long Term Care insurance could help you and your family, please contact me at 661-212-9171 so I can work with you to see if there is a plan that may be right for you.



Medicare Advantage Open Enrollment Period

What can I do?

- 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.

What can't I do?

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan if you're in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare.

When?

January 1–March 31

Copied from <https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan>



My Favorite Dentist !!!

Dr. Andre Kanarki DDSS

1543 East Palmdale Blvd Suite B
Palmdale, CA 93550

661-274-1866



HAPPY 30th ANNIVERSARY TO ME!!!!

January 21st was my husband, George and my 30th anniversary. We decided to take a quick trip to the Grand Canyon and Sedona. Grand Canyon is surreal and Sedona was gorgeous!

TLC Insurance 661-212-9171 THE LEAST CONFUSING!