



TLC Health Insurance

2018 Quarter 4 Newsletter

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CA LISCENCE 0146251
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OPEN ENROLLMENT HAS BEGUN!!!

***Medicare ***

- Humana!!!! This carrier is now accepted at all Heritage Medical Groups (High Desert, Sierra, Regal and Lakeside)

- UPGRADE UPGRADE—Many carriers this year have added a new plan which you can upgrade to for the new benefits! One new benefit is a PERS Personal Emergency Response System. They are either low cost or ZERO cost!

Call me for a in-home no cost consultation!

***Individual and Family Health Plans ***

New Rates are out as of October 1, 2018. You should have received a notice from your carrier.

NEW ALTERNATIVE TO ACA AND COVERED CA—ALERIA HEALTH You may qualify for this new health insurance. Call me or check out my website for details.

[Www.jpieresonins.com](http://www.jpieresonins.com)

MEDICARE WORD SEARCH PUZZLE

T C G Q P U L U C E L P V P I G X L P R S Y A C
 T T B I G E P Z J C K J N K E E B M V T S I V V
 N K U E K V R U A N N U A L E N R O L L M E N T
 E S K B E G D X O Y T F L Z Y E A P Y S J P R Q
 M P N T N E I T A P T U O V L R A L W I E X Q Q
 E G W D T F C K G F J N Z G M I P I T Q Q L R C
 L D E D U C T I B L E K B V M C E Y L Y Y G L R
 P E M A N D N A R B J H J Z U Q I J L L U N L E
 P I A O B N P L J L A A I A A Q A Q K P W O L D
 U N D T G T K E L S N O I T P I R C S E R P C I
 S H V O R O E G I L V L M D E X J C E D P A O T
 I V A H N U B T R A P E E G L R B T G S Y A B A
 U Q N U O U H Z K E E X D L G S A L Y F S J E B
 O O T N O H T S J T O Q I Q L C P C Y D J D E L
 F K A V X P N H W N Y X G K V B R R I V N P A E
 Q H G T A R P V O J D W A X F D A D K D M R Z C
 Q X E W T E L Q A L A L P K G I C P Y S E V P O
 L F M A L M Y U Y J E R T S C H U J L C M M A V
 Q E C A N I D O F O T F M I H P D H U Z A Y X E
 I A R O H U H K B R L V F G C Q Z S W W G E K R
 C T Q S P M I B U B L E C F D D E R D I H R R A
 M R S H X A M F A H N I N Q C A H X R P U Q A G
 P A J N Q C Y O C E C N A R U S N I H E L A Y E
 U P F V F V S F B N O I T A Z I L A T I P S O H

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| INSURANCE | MEDICARE | CREDITABLE COVERAGE | PENALTY |
| MEDIGAP | BENEFICIARY | BRAND NAME | GENERIC |
| DONUT HOLE | OUTPATIENT | HOSPITALIZATION | PRESCRIPTIONS |
| ANNUAL ENROLLMENT | ADVANTAGE | SUPPLEMENT | COPAY |
| PREMIUM | DEDUCTIBLE | PART B | PART A |

Joke of the Month

What do hospital gowns and insurance policies have in common?

You're never covered as much as you think you are.!!!

