

TLC Health Insurance

2021 Quarter 2 Newsletter

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The Part B Give Back Story



Many of you have called me about "getting your Part B money back". It is because you saw this commercial or one like it. I copied the Benefits Summary from one of the more popular carriers. (see below) I do not recommend this product to you because it has much less coverage, copays and no Part D. There are other areas of the country that might have better Give Back coverage but not here.

NO PART D (drug) COVERAGE

Monthly Premium 1: Why is my premium \$0? (i)	\$0
Part B Premium Reduction: (i)	Up to \$25
Primary Care Physician ² :	\$5 copay
Specialist ² :	\$10 copay
Referral Required:	Yes
National Network:	No
Out Of Network Available:	No
Out Of Pocket Maximum:	\$4,900

This is one of the most popular carriers coverage with the GIVE BACK PREMIUM. (up to \$25 back) There is no drug coverage, (you would have to buy one) and note the Out Of Pocket \$4900 per year. Most of the policies I recommend have less than \$1000.

There is one other carrier that has designed a product for Veterans that primarily use the Veterans VA benefits. Feel free to call me if you need further clarification



WHO MAKES THOSE CARDS??



Janine does!!!







My friend of 54 years makes them!!! We have been friends since we were 12. Don't you love our 9th grade graduation picture??? Did any of you have those hair pieces??? They were totally in!!! I also wore mine years later when I was a waitress! Janine lives in Idaho and I was fortunate enough to go visit her in April. I never knew the process she goes though so when I was there she showed me. She has a whole office dedicated to them along with all her quilting and crocheting crafts. She is one crafty person! I thank her for this as I cant even glue two pieces of cardboard together!! Love you my BFF, Janine!



DO YOU HAVE A MEDIGAP POLICY??? PLAN F OR G????

Did you know during your birth month you can change these plans without any underwriting? (no health questions) You can change from F to G. The only difference is that the G has a \$203 deductible per year. Sometimes there is a huge difference in price from the F to the G. Call me, I can quote right away!

THANK YOU THANK YOU FOR EVERY REFERRAL!!

It is very much appreciated and the lifeblood of my business!

TLC Insurance 661-212-9171 THE LEAST CONFUSING!