



TLC Health Insurance

2021 Quarter 3 Newsletter

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The Spectacular Sunset



I was on vacation in July to attend a wedding in Idaho. On the way home we made a stop in St. George Utah. The first night a thunderstorm came through right before sunset. This is the rainbow and glow on the mountainside after. I have never seen anything so beautiful!!! Just thought I'd share. XXOO

Medigap Birthday Rule

Do you have a Medigap policy, a Plan F or other letter?? Did your premium go up??? If so you can change carriers and plan type during the "Birthday rule". This is the 60 days after your birthday. You can change during this time with no underwriting. That means no health questions. I have save several people hundreds of dollars by doing this. Please call me for details.



After Hospital Stays Benefits

Are you going into the hospital for a elective or emergency stay? Did you know that most carriers offer services for you when you come home? Delivered meals, home health aides, safety evaluations and phone support. Call me or your insurance carrier for details. This is an often missed benefit.

Worth Repeating!!!!



2021 MAPD plans have lowered prices for insulins!! Vials and Quikpens!! **Humalog, Humilin, Lantus, Lymjev** and **Youjeo** are a few. Also some inhalers like **ProAir** are now Tier 2 not Tier 3!! This is the best news I can give my clients. Call me and we can see if you need to switch plans or if your plan already has this benefit!!!!

DO I HAVE ADDITIONAL BENEFITS???

As I speak with more and more clients who have been on Medicare for a while, I realize that many of them either do not know they have added benefits, or they have forgotten that they do. You cannot believe how many times a week I get emails or calls asking “Do I have dental coverage? If so, is my dentist in-network? Is it HMO or PPO dental? What am I covered for? Etc, etc. The same thing with vision coverage. Or perhaps the person knows they have some coverage, but they have no idea that they can’t just go to any eye doctor, dentist or chiropractor. Then the next call is invariably, “Hey, I went to see Dr. Smith, had an eye exam and got new glasses, and then I got a huge \$600 bill! What’s up with that?”

Almost all Advantage plans have at least vision and hearing coverage, and some may also have transportation, no-cost gym memberships, chiropractic and/or acupuncture, Over the Counter benefits, podiatry, and more. Each insurance company (ex: UnitedHealthcare, SCAN, Humana, Blue Shield, etc.) has their own set of additional benefits for each plan. Feel free to call me anytime to get an update of your benefits. Also, be sure to attend a meeting with me for 2022 benefits.



2022 is gong to have FANTASTIC BENEFITS!!

I will holding Benefit Summary Meetings in October. Stay tuned for locations.

TLC Insurance 661-212-9171 THE LEAST CONFUSING!