

August 2018

summer+newsletter

News and insights from the world of insurance that matter to you

Susan Polk Insurance
Medicare Specialists



Meet the *September 10th* target date...

...and your drug lists are guaranteed to be reviewed by the December 7th deadline!

Why review my PDP- Prescription Drug Plan?

Because what you pay could change from year to year. Each year from October 15th to December 7th, Medicare beneficiaries have the opportunity to change their Prescription Drug Plans. Because companies can change their premiums, benefits, formularies, and co-pays each year, it's important to review YOUR drug plan even if you have been happy with it.

How do I start the Process?

Call (805) 544-6454 and talk to Veronica. Veronica will request an updated drug list so we can choose the best plan for you in 2019. She'll also share a copy of your current drug list. Email your corrections to veronica@susanpolk.com, or submit them by mail or personal delivery to our office (address on next page), or by fax to (805) 544-8096.

The form will request your preferred local pharmacy as well as the names of your drugs, the dosage, the number of pills you take each month. If your drugs are the same as last year, Veronica will personally review your previous drug list to ensure accuracy. Once we have your up-to-date list, a Medicare Agent will contact you for review. (You won't need to follow up to check progress. We'll contact you with an update in the order your list was received.)

What happens next?

A Medicare Specialist will recommend you either:
1) stay with your present plan; or, 2) book a 20-minute appointment, either in-person or by telephone (depending on your preference).

What other ways can I have my drugs reviewed?

Visit Medicare.gov and do your own review with the instructions provided in your Susan Polk Insurance packet, or **call Medicare** at (800) 633-4227 (available 24-7/363, closed Thanksgiving and Christmas).

P.S. Don't worry if your drugs change after we've updated your list. You will have a chance to make any changes during the review process.



Do you travel, either domestically or overseas? When you do, are you *covered*?

Susan Polk Insurance offers travel, trip, and international insurance, so you can travel with peace of mind, knowing that you're covered.

What's the difference?

TRAVEL INSURANCE is designed to cover the costs of medical care if you become sick or injured. It also covers emergency evacuation.

TRIP INSURANCE reimburses the cost of your trip should you be unable to travel due to any of several reasons. You can also get optional "cancel for any reason insurance" in case you change your mind.

INTERNATIONAL INSURANCE covers those who live long-term or permanently abroad.

Whether you're traveling at home or abroad, call us today for **free quote** so you can travel in security and peace of mind. *Bon Voyage!*

Update on Medicare Advantage Plans

We have long been advocates of original Medicare as the preferred Medicare method of choice. With every Medicare packet we hand out, we include the essay "Medicare Advantage Plans: Are they a Good Idea?" In this essay, we explain that enrollment into a Medicare supplement is only guaranteed within six months of Medicare eligibility, and that if you choose a Medicare Advantage Plan, your return to Medicare and a supplement is *not* guaranteed. We are convinced that having **original Medicare and a Medicare Supplement is the very best coverage you can have**, providing you with the freedom and choices you might need in a serious illness. But what about those folks who really can't afford the best? As prices for Medicare Supplements and Medicare Part D drug plans have risen, we have been forced to revise our thinking.

Medicare Advantage may also be a good option for those:

- on a limited income
- who are older and don't want to travel outside of the area for specialty help
- who trust their doctor and rely on his/her referrals
- in long-term care or hospice

With 40 years of Medicare experience, we know exactly how to help those who fit into these categories. **For FREE Medicare help**, call our Medicare specialists **Susan** or **Laurie** today to find the options that are right for you.

Call today to set up a *free* consultation.

(805) 544-6454

Susan Polk Insurance
Health Insurance Specialists
HEALTH • LIFE • LONG-TERM CARE

1443 Marsh Street • San Luis Obispo, CA 93401
(805) 544-6454 • Corp Lic# 0D44015

www.susanpolk.com