

Spring Newsletter 2016



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Life Insurance

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Medicare Supplements

Medicare Advantage Plans

Annuities

Long-Term Care

Dental, Cancer, Critical Illness



News You Can Use! News you can Share!

Greetings!!!! I hope 2016 is off to a good start for everyone! Thank you again for allowing me to help you with your insurance needs! It is truly a privilege to serve you, and I look forward to helping you again in 2016!

I trust the information in this newsletter will be helpful. If you ever have any questions, please don't hesitate to call or email me!!

NEW OFFICE A SUCCESS!

This year's Open Enrollment was one of my busiest ever! And my new office was a huge success! I had over 250 appointments from October 15 thru December 7th. I



307 W Meadow Rd, Suite A

also held 25 seminars at the EconLodge during the first two weeks of October to go over 2016 Plan changes.

In the weeks ahead, I will be holding seminars at my office, including several "Welcome to Medicare" seminars. And feel free to stop by anytime, or make an appointment for an insurance "checkup".

"WELCOME TO MEDICARE" EDUCATIONAL MEETINGS

Know someone who will soon be turning 65 or becoming eligible for Medicare? Please tell them about these meetings I'm having to explain the ABC's of Medicare. I explain the differences between Medicare Advantage Plans, Medicare Supplements, and Prescription Drug Plans. There is no charge for these meetings, but reservations are requested! Or, they can make a personal appointment.

TUESDAYS, 7:00 PM: APRIL 19, MAY 17, JUNE 14

SATURDAYS, 10:00 AM: APRIL 23, MAY 21, JUNE 11

Special Announcements & Updates!



MEDICARE PREMIUM AND COST CHANGES

The Medicare Part B premium of \$104.90 per month will not increase in 2016 for most existing Beneficiaries since there was no cost of living increase in 2016 for Social Security benefits. However, individuals becoming eligible for Medicare in 2016 will pay a higher premium. Most new Beneficiaries will pay \$121.80 per month.

Other changes for 2016:

Part A Deductible \$1,288 per benefit period
Part B Deductible \$166 per year

AETNA NEWS- AETNA TO ACQUIRE HUMANA

aetna

The agreement announced last year under which Aetna would acquire all outstanding shares of Humana is expected to be completed later this year. The merger requires the approval of the Department of Insurance in 20 states (10 have approved), and the Department of Justice. The merger will not likely affect any benefits of the Medicare plans until 2018.

Network News: Greensboro Orthopedic and Carolina Neurosurgery & Spine Associates are now In-network with Aetna.

BLUECROSS BLUESHIELD OF NC NEWS



Blue365 offers members a variety of discounts and rewards. Register at www.bcbsnc.com/blue365

Flu season is still here. Besides your doctor, Flu shots are covered at Eden Drug and CVS Minute Clinics.

Most of the issues and long hold times at the first of the year have been resolved. These were caused by a new computer system that was implemented with the under 65 plans beginning January 1.

Network News: Carteret Health Care back in network effective April 8.

HUMANA NEWS - REFERRALS REQUIRED!

Humana

Important Reminder: for most of you with the Gold Plus HMO, Humana requires you obtain a referral from your Primary Care Physician (PCP) in order to see any Specialist. *This applies even if you have already been seeing your Specialist.*

If the back of your ID Card shows the letters THN beside your Doctor's Name, you are required to get a referral. Please contact your PCP prior to seeing any Specialist, otherwise you will be responsible for the entire charge! The only exceptions are for "Routine Preventive Services", like Mammograms, Bone Density, Flu Shots, routine dental or vision, etc.

Network News: Eden Internal Medicine (Dr.'s Vyas and Shah) are now In-Network!

AARP/UNITED HEALTHCARE NEWS



Save by Mail: For 2016, United Healthcare now offers extra savings through its mail order program with Optum Rx. Tier 1 and Tier 2 Generics will be a \$0 copay for a 90 day supply with the Medicare Advantage and the AARP Prescription Drug plans. Contact Customer Service at the number on the back of your ID card for the registration and order form. Then get your doctor to write a 90 days prescription. Allow two to three weeks for the first order.

HEALTH TEAM ADVANTAGE NEWS



Health Team Advantage (HTA), the new 2016 Medicare Advantage Plan sponsored by Cone Health in Greensboro, reached an agreement with Morehead Hospital in Eden to participate in their PPO plan effective 3/1/2016. Many of the Hospital Doctors will be added to the network in the weeks ahead. Also in Eden, Dr Xaje Hasanaj and Carolina Apothecary in Eden and Reidsville are now In-Network.

CANCER INSURANCE

Cancer is the second leading cause of death behind Heart Attacks. One out of two men, and one out of three women will develop cancer sometime during their lifetime. That's 50% of men and 33% of women! With the chances that high, everyone should have Cancer Insurance!!

Another big concern: over 50% of new cancer cases are age 65 and older! An 86 year old client called me last week and said she was just diagnosed!

If you have a Medicare Advantage plan, your plan will generally cover 80% of the cost of chemotherapy and radiation. But your 20% share could be thousands of dollars!

I represent several Cancer Plans that pay a lump sum benefit on first diagnosis. For example, Aetna offers plans up to \$75,000 with these monthly rates:

	\$5,000	\$10,000
AGE 50	\$7	\$15
AGE 60	\$12	\$23
AGE 70	\$15	\$30
AGE 80	\$16	\$33
AGE 89	\$17	\$34

With rates as low as these, why do you not have a plan? Call me to make an appointment!

SILVER & FIT

The following Medicare plans are eligible for Silver & Fit **(1-877-427-4788)**.

- Health Team Advantage PPO
- Blue Cross Medicare Supplement (\$50 annual fee).

SILVER SNEAKERS

The following Medicare plans are eligible for the Silver Sneakers Benefit in 2016 **(1-866-584-7389)**.

- Aetna Premier PPO/HMO, and Coventry PPO
- Humana Medicare HMO/PPO plans and

Humana Medicare Supplements

- United HealthCare AARP Medicare Complete Choice HMO Plan 1
- United HealthCare AARP Medicare PPO only with the \$19 monthly rider
- United HealthCare AARP Medicare Supplement Plans

WHEN CAN I SIGN UP OR CHANGE MY MEDICARE PLAN?

For most of you, October 15 - December 7, 2016 will be the next opportunity to change plans. However, many of you may be able to apply or change sooner if one of the following applies to you.

1. New to Medicare or just turned 65, and/or received Medicare as a result of Disability: You have 3 months before your Effective Date, the month of, and 3 months after to enroll. Even if you are already on Medicare and your turn 65, you can change plans!

2. Extra Help, LIS, Medicaid: If you receive Extra Help, you can change plans any time of year!! If you have Medicaid, or get help on your Part B Premium (\$104.90), and your Prescription Drug copays are \$1.20 to \$2.95 for Generics, and \$3.60 to \$7.40 for Brands, then Medicare allows you to change plans any time of year! Please call me if this applies to you!

3. Losing or leaving Employer/Group Coverage: You have 60 days to enroll in a Medicare Advantage plan, or a Drug Plan and a Medicare Supplement, guaranteed, regardless of your health!



IMPORTANT NUMBERS

NC SHIIP: 1-800-443-9354

**Medicare: 1-800-Medicare
(800-633-4227)**

**Social Security Admin: Reidsville:
1-866-748-2091**

**Social Security Admin: National:
1-800-772-1213**

Do Not Call Registry: 1-888-382-1222



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Yes, I offer Life Insurance!

I represent many of the top Life Insurance companies with very competitive rates. And I have written policies ranging from \$3,000 Final Expense plans to \$1 million Term policies!

EVERYONE NEEDS SOME LIFE INSURANCE! How much? That depends. What type? Whole Life? Term? Again, that depends! One size does not fit all, and everyone's circumstances are different!

Do you already have a policy? Are you sure you know exactly what type it is? Will the premiums ever go up? Is there a waiting period? Does it build Cash Value?

Life Insurance, it's not for you. It's for your family!!

Even if you have serious health issues, I can find a plan for you! If you already have a policy, make an appointment and I will review it with you. If you don't have a policy, make an appointment and I'll find one that's right for you!

CHECK OUT THESE

low monthly premiums!

These are Whole Life policies. The rates will never go up & your benefits can not be reduced!

	FEMALE	\$5,000	\$10,000	MALE	\$5,000	\$10,000
AGE 50		\$12	\$21	AGE 50	\$14	\$25
AGE 60		\$17	\$32	AGE 60	\$21	\$40
AGE 65		\$22	\$41	AGE 65	\$28	\$53
AGE 70		\$27	\$52	AGE 70	\$35	\$68
AGE 75		\$37	\$71	AGE 75	\$48	\$93