



307 West Meadow Road
Suite A
Eden, NC 27288

SUMMER 2025 Newsletter



REMINDERS!

Medicare Annual Enrollment: Oct. 15 – Dec. 7

NC State Employees/Retirees: Sept. 30 – Oct. 25

Marketplace (ACA, aka Obamacare): Nov. 1 – Jan. 15

Individuals turning 65 can enroll in a Medicare plan
as early as 3 months before their Medicare starts.

Tell your family and friends turning 65 to give me a call
so I can help them, too. I really appreciate your referrals!



Summer Newsletter 2025



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INDEPENDENT AGENT

- Medicare Supplements
- Medicare Advantage Plans
- Life Insurance
- Final Expense
- Health Insurance
- Dental, Cancer, & Critical Illness
- Long-Term & Short-Term Care
- Annuities



NEWS YOU CAN USE! NEWS YOU CAN SHARE!

Summer Greetings! Memorial Day and July 4th have come and gone, and Labor Day is just around the corner. And before we know it, the Annual Enrollment Period will be here (October 15 – December 7).

2025 began with some staffing changes at Roger Ward Insurance (RWI). Diana Harris, my Assistant for the last 3 years, decided to retire. We wish her the very best!

My new Assistant is Jean Ann Wood. She recently obtained her NC Life & Health License and is also a Licensed Real Estate Agent. Also, Brenda Dickerson is helping RWI on a part-time basis, but will be more full time in the Fall during Open Enrollment.

We want to thank you all again for allowing us to help you with your insurance needs. As always, if you ever have any questions, please don't hesitate to call our office at 336-627-3099.

We wish everyone a fun and safe summer and 2025!

CELEBRATING 20 YEARS!

This September will mark **20 Years** serving Eden and Rockingham County! I was hired by Humana in September 2005 to work in the Eden Walmart and assist consumers with the new Medicare Part D Drug benefit that began January 1, 2006. I am pleased to say that I still have a number of Clients from those first four months I began working in Eden!

Another milestone is this September will be **10 years** since opening my office on Meadow Road! After leaving Humana in August 2012, I became an Independent Agent and formed Roger Ward Insurance, LLC. Many of you may remember meeting with me at the Subway in Walmart for a number of years. When the Walmart Subway closed in 2015, I was able to open 307 W Meadow Rd, which has been a great location to service the majority of my clients.

These last 20 years have been the best of my working career! I want to thank all my Clients who have trusted me with their insurance needs over these years!



307 W. Meadow Rd
Suite A, in Eden, NC



ANNOUNCEMENTS & UPDATES YOU NEED TO KNOW

WHEN CAN I CHANGE MY MEDICARE PLAN?

For most Medicare Beneficiaries, the next opportunity to change your Medicare Advantage Plan or Part D Prescription Drug plan will be during the Annual Enrollment Period, which runs from October 15 thru December 7, every year.

However, there are a few exceptions involving Medicare Advantage Plans.

5-Star Plans: Medicare allows companies awarded **5-Stars** to enroll members year-round. Medicare allows you to make one 5-Star enrollment per year. Currently, there is one Carrier in the Triad with a 5-Star rating, but it is not available in Rockingham and some other Counties.

Critical Illness Plans: These “Special Needs” Plans are for individuals with certain, critical health conditions. For 2025, in Rockingham County, there are three Carriers offering an HMO C-SNP for individuals with Diabetes and/or Chronic Heart Failure. Call our office for more information, 336-627-3099.

Dual Eligible SNP: These Special Needs Plans (SNP) are for people who have **both Medicare and Medicaid**. Many of the TV commercials advertise the “extra” benefits these plans offer. Medicaid is administered by your County’s Dept. of Social Services.

Beginning in 2025, in NC, to enroll in a SNP plan requires that you have just been awarded Medicaid, or your Medicaid benefits have changed. In Rockingham and most NC Counties, there are several Carriers offering Dual SNPS.

ACA PLANS (AKA OBAMACARE)

Aetna/CVS Health recently made a major announcement. They will not offer ACA plans in NC for 2026. Letters were recently mailed to members announcing their plan to discontinue coverage in 2026. Aetna will continue to offer coverage to NC State Employees/Retires and other Group/Employer Plans and Aetna Medicare Plans.

The annual Open Enrollment Period is November 1 thru January 15. Without a Special Enrollment, consumers must wait until the annual Open Enrollment Period, unless they have a Qualifying Life Event, like losing employer coverage, marriage, divorce, new baby, etc.

For more information, call our office at 336-627-3099.

MEDICARE MEETINGS ARE BACK

I’m planning to hold meetings again this fall to review the changes to your Medicare Advantage Plan for 2026. The meetings will be held again in October at Oh, Sugar! Restaurant & Ice Cream located at 125 N Van Burren Rd. You will receive a flyer in the mail from me in September with the dates and times. If you’re not able to attend, we can still meet in the office or discuss your plan over the phone.

WILL YOU CONSIDER SHARING US ONLINE?

1. Write us your review on [Google](https://www.google.com/search?q=rogerwardinsurance.com/google) [rogerwardinsurance.com/google](https://www.google.com/search?q=rogerwardinsurance.com/google)
2. Follow us on [f](https://www.facebook.com/rogerwardinsurance.com/facebook) [rogerwardinsurance.com/facebook](https://www.facebook.com/rogerwardinsurance.com/facebook)



THOSE ANNOYING PHONE CALLS

Are you receiving phone calls from someone stating they are with Medicare and calling you “to be sure you know about the new changes to Medicare and getting all the benefits you deserve”?

These callers **are not** with Medicare, and there **are not** any new changes in the middle of the year! These callers are Telemarketers with an insurance agency and only want to sell you another plan. Unfortunately, all too often, the plan they sell might have one good benefit, but they fail to tell you that your Doctor and other copays are much higher!

And remember this:

- **Medicare will not call you, unless you call them first!**
- **Medicare does not make House Calls!**
- **Social Security will not call you, unless you call them first!**
- **The IRS will not call you; they mail notices.**
- **AND CALL ME BEFORE MAKING ANY CHANGES! 336-627-3099**

If you get unsolicited calls from someone claiming to be with one of these Agencies, they are not! It is likely someone trying to scam you!! And **NEVER** give out your Medicare Number or your Social Security Number to someone who calls you like this.

MEDICARE PART C

Medicare Part C, also known as Medicare Advantage, are plans offered by insurance companies that have a contract with Medicare. These Plans combine original Medicare Part A and Part B, and usually Part D Drug Coverage, into one plan, that usually offers extra benefits not covered by Medicare, like Dental or Vision. They also have Copays for most services instead of the 80-20% cost sharing Medicare uses.

MEDICARE CHANGES FOR 2025

Most of you probably already know by now that the Donut Hole, aka Coverage Gap, has been eliminated in the Part D Prescription Drug Benefit. Also in 2025, Part D enrollees’ out-of-pocket drug cost will be capped at \$2000. This does not include Part B drugs like infusions and chemo. And there is also the new Medicare Prescription Payment Plan, which allows you to spread the cost of expensive over the year. Contact your insurance company to enroll in this.

IMPORTANT PHONE NUMBERS:

NC SHIP:
1-800-443-9354

Social Security Admin
(Reidsville): 1-866-748-2091

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

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

Social Security Admin
(National): 1-800-772-1213

Rockingham County Social
Services: 336-342-7013