



2021

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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We want to thank all of you for another successful AEP. Your continued referrals are greatly appreciated. Even with the Covid-19 we were able to assist our clients with professionalism and great service.



OPEN ENROLLMENT PERIOD IS HERE **JANUARY 1-MARCH 31**

From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time.

We cannot stress to you how important OEP is this year. You have all been bombarded by misleading mail and commercials. We have also heard about unethical agents knocking on doors of seniors (which is illegal!).

These call center numbers that are being advertised do not have your best interest at heart. They do not verify if your doctors, hospital, or even medications are going to be covered by these plans. They just want to enroll as many people as they can into the plan to line their pockets.

Since the beginning of January, we have received numerous calls from clients that were coerced into signing up for a different plan by an agent that came knocking at their door. These agents did not verify any of their doctors, hospitals or medications. These clients are so upset and frantic because they are not able to get an appointment with their doctors and are unable to get in touch with these agents after they walk out the door.

If you find yourself in this position or know of anyone that this has happened to please call us. We can help you during the OEP. We always have the best interest of each and every person. The office number is 904-242-8893.

To access links, press CTRL and select link

COVID-19 VACCINE IS HERE

The covid-19 vaccine is available to certain individuals, such as:

- Persons 65 or older
- Health Care personnel with direct patient contact
- Long-Term care facility residents and staff
- Persons deemed to be extremely vulnerable to Covid-19 by hospital providers.
- First Responders

There are 2 companies manufacturing the vaccine, Pfizer and Moderna. You will need a second dose of the vaccine, anywhere between 21 days and 4 weeks.

WHERE TO GET THE VACCINE IN DUVAL COUNTY

While vaccinations will be given on a first-come, first-served basis (no appointment necessary), eligible residents should only visit a vaccination site on the day associated with their birth month based on the following schedule:

- Monday – January and February
- Tuesday – March and April
- Wednesday – May and June
- Thursday – July and August
- Friday – September and October
- Saturday – November and December

These two vaccination sites will be open from 11 a.m. to 7 p.m. on Mondays through Saturdays, although the line will be cut off at 6 p.m. or when they run out of the allocation for the day:

- [Mandarin Senior Center, 3848 Hartley Road](#)
- [Lane Wiley Senior Center, 6710 Wiley Road](#)

Mayo Clinic is offering the vaccine to current registered patients that have been seen in the past year.

Baptist will be sending out emails to certain individuals to receive the vaccine.

This information changes daily, so please be sure to contact your doctors about any questions regarding the vaccine.

WHERE TO GET THE VACCINE IN ST. JOHNS COUNTY

St. Johns County received an allotment of 500 vaccines from the State of Florida this week. Registration will open on Thursday, January 14, at 9 a.m. for all 500 vaccination appointments on Friday, January 15. The link to schedule an appointment is <https://tinyurl.com/y52tcoaz>. The form will not be active until registration opens. If you or a family member are unable to make an appointment on the website, please call the St. Johns County COVID-19 Vaccination Hotline at 904.295.3711 (dial all ten digits) after 9 a.m. Thursday morning. You will not be able to register an appointment through the hotline prior to 9 a.m. The limited number of COVID-19 vaccines St. Johns County receives from the State of Florida determines appointment availability. More appointments will be opened when St. Johns County receives additional vaccines.

On Wednesday, Gov. Ron DeSantis announced that select Publix stores in St. Johns and Flagler counties soon would begin offering appointments for COVID-19 vaccinations, continuing a rollout of vaccination efforts at other Publix locations across the state. There will be 14 Publix locations in St. Johns County and 4 locations in Flagler.

WHERE TO GET THE VACCINE IN CLAY COUNTY

DOH – Clay and Clay County Emergency Management will operate a **COVID-19 Vaccination Point of Distribution (POD) at the UF/IFAS Extension Clay County T. Jesse Godbold Building, 2463 SR 16 west, Green Cove Springs, FL.**

Beginning Monday, January 4, 2021, the COVID-19 Vaccination POD will provide the Moderna COVID-19 vaccine by appointment only.

Vaccination appointments will be available in 15-minute increments from 9 a.m. to 4 p.m. Monday through Friday. Appointments can be scheduled for individuals that meet the above Phase 1 priority criteria at Alert.ClayCountyGov.com. **You must have an appointment and show ID or proof of healthcare employment to receive the no cost vaccination.**

CONTINUED VIGILANCE

Please continue to be vigilant in regard to your health. Please continue to wear a mask in public and continue social distancing. Washing your hands frequently is still highly recommended. Be sure to take care of your mental health also.

TELEHEALTH/VIRTUAL VISIT INFORMATION

United Health Care all plans are using American Well; 1-844-733-3627 or www.amwell.com. Medical and Behavioral Health services

Aetna all plans are using Teladoc; 1-855-835-2362 or www.teladoc.com. Medical and Behavioral Health services

Ascension all plans with Teladoc can speak to a licensed nurse who can help with suspected Covid-19 symptoms; 1-800-835-2362 or www.teladoc.com/ascensioncomplete.

Humana all plans are using MDLive; 1-888-673-1992 or www.MDLIVE.com/humanamedicare. You can also download the MDLIVE mobile app in the App Store or Google Play.

WellCare all plans for Behavioral Health only; 305-902-6347 or www.impowerfl.org/outpatient-forms/make-a-referral.

Many doctors and facilities are offering Telehealth or Virtual appointments.

ARE YOU TAKING INSULIN?

During Open Enrollment we can change you to a plan that participates in the Insulin Savings Program. The co-pay for certain insulin products is \$35 per month, with no deductible and no donut hole. During the catastrophic phase you pay 5%.

2021 MEDICARE PART D CHANGES

- Annual Deductible maximum is \$445
- Initial Coverage Stage copays up to \$4,130
- Coverage Gap (donut hole) is 25% of both generic and brand
- TRooP (true out of pocket) \$6,550 to go into the Catastrophic Stage
- Catastrophic Stage you pay \$3.77 for generic, \$9.20 for brand or 5%

This past Annual Enrollment Period we enrolled numerous clients into Part D plans that we do not represent as it was in their best interest. As we are not contracted with these companies, we will be unable to assist you should any issues with these companies arise.

2021 MEDICARE A & B CHANGES

Part A (hospital)

- Inpatient hospital, days 1-60: \$1,484 per benefit period
- Inpatient hospital, days 61-90: \$371 per day
- Inpatient hospital, days 91-150: \$742 per day
- Skilled Nursing, days 1-20: \$0
- Skilled Nursing, days 21-100: \$185.50 per day

Part B (doctors)

- Premium: \$148.50
- Deductible: \$203 annually



Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org

This newsletter is circulated via email and provided by: Licensed Insurance Agents Secure Choice Insurance Services

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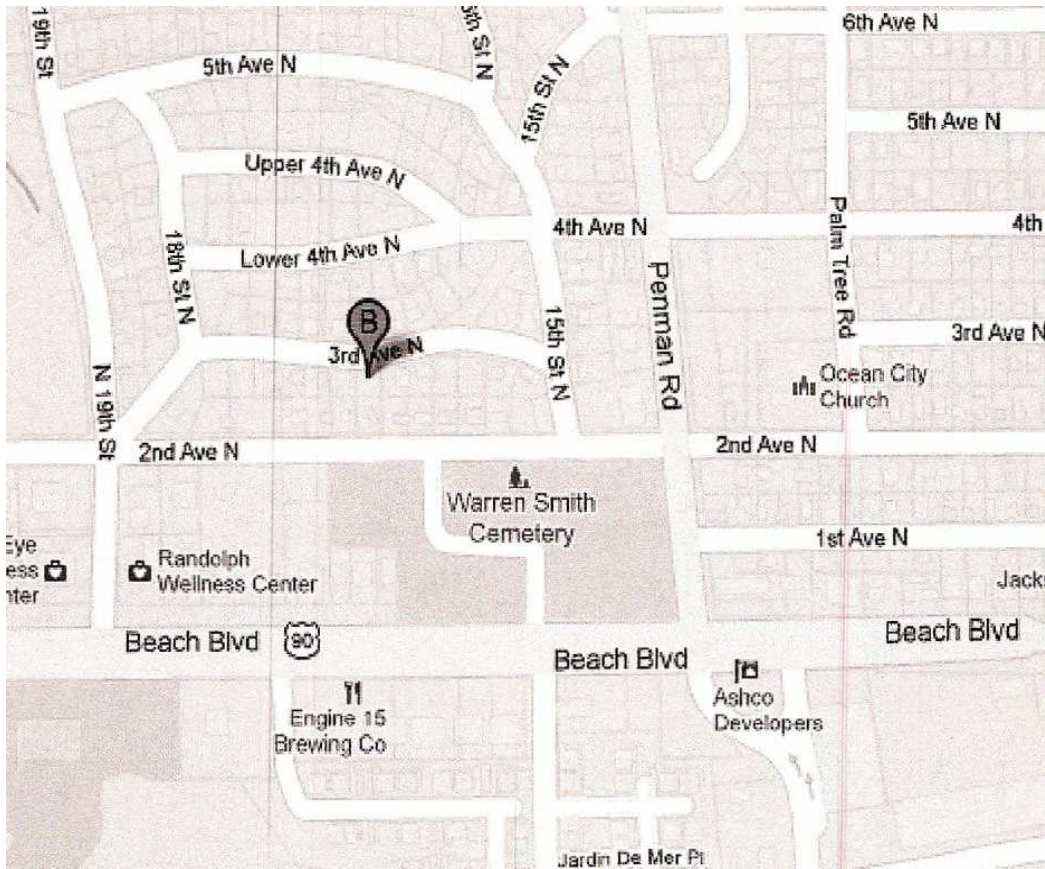
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- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

If you have time, please go to Google Review for Secure Choices Insurance company "Secure Choices Insurance Services."

Thank you!!



904-242-8893

Map to Secure Choices, Inc. home Office
1624 3rd Avenue North, Jacksonville Beach, FL
From Beach Blvd head north on Penman Road,
Turn left on 2nd Ave. N. (Knights of Columbus)
Immediate right onto 15th St. N.
Immediate left onto 3rd Ave. N.