



2019

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

Volume 10, Issue 2



Spring has Sprung! Hope you take the time to get out and enjoy the beautiful weather.

April is tax month, don't forget to ask how to lower your taxes with tax-deferred annuities. We have many great companies that offer high interest rates with no fees and other benefits.



BEWARE OF COMMERCIALS AND OTHER AGENTS

We have been contacted by clients that have seen commercials or have been approached by other agents offering inflated benefits in other plans. Which many times are not in the best interest of the client. You could lose your doctors, hospital of choice and some medications may not be covered. We represent all of the companies, and we always look at all of the plans to make sure that you get the best benefits for your individual needs. Please call us first before you change to another plan.

FEDERAL BUST OVER \$1.2 BILLION IN MEDICARE FRAUD

One of the largest health care fraud schemes investigated by the FBI and the U.S. Department of Health and Human Services Office of the Inspector General and prosecuted by the Department of Justice resulted in charges against 24 defendants, including the CEOs, COOs and others associated with five telemedicine companies, the owners of dozens of durable medical equipment (DME) companies and three licensed medical professionals, for their alleged participation in health care fraud schemes involving more than \$1.2 billion in loss. <https://www.justice.gov/opa/pr/federal-indictments-and-law-enforcement-actions-one-largest-health-care-fraud-schemes> (to open, please hold down the CTRL key and click)

REMINDERS

Please take a minute to check out our new website, <http://www.securechoicesinsurance.com> and give us feedback on what you think. The website will continually be updated with any changes for Seniors. We are constantly adding articles and information on the Industry News tab.

Remember that we have great educational power point presentations on Medicare, Medicaid, Annuities, Long-Term Care and Life insurance geared towards the senior audience. We would be happy to present to any and all groups. Women's and Men's groups, churches, businesses, associations, Senior housing facilities and many other groups have had us do these educational presentations on a yearly basis. Contact us if you would like us to host a presentation for your group.

Important Information for Prescription Drugs in Emergency Room or Observation Status and Out-Patient Surgery

Medicare does not pay for self-administered prescription drugs in the above settings. These charges for the medications can be filed with your Part D prescription drug plan. If you incur these charges you can call the office and we will assist you in filing a claim with your plan.

2019 IRMAA (INCOME RELATED MONTHLY ADJUSTMENT AMOUNT)

MEDICARE PART B RATES

If your yearly income in 2017 (for what you pay in 2019) was			You pay each month (in 2019)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$352.20
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$433.40
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$460.50

PART D RATES

If your filing status and yearly income in 2017 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2019)
\$85,000 or less	\$170,000 or less	\$85,000 or less	your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$12.40 + your plan premium
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	not applicable	\$31.90 + your plan premium
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	not applicable	\$51.40 + your plan premium
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$70.90 + your plan premium
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$77.40 + your plan premium

ANNUITY WITH LONG-TERM CARE BENEFITS

The policyowner establishes the initial long-term care insurance benefits by depositing/transferring assets into a tax-deferred annuity. The long-term care insurance benefits are determined by the value of the annuity. Accepts Qualified and Non-qualified money.

The long-term care benefits riders each match the Accumulation Value of the annuity when benefits begin so that the client may triple the funds available for qualified long-term care expenses.

Benefits: SAFETY – The value is free from market risks. LIQUIDITY – Funds can be accessed easily and quickly with no or low withdrawal penalties. TAX ADVANTAGED GROWTH – Interest grows on a tax-deferred basis, which allows your funds to grow faster than those that are taxed annually. DEATH BENEFIT – Paid directly to your named beneficiaries, by-passing probate.

IT'S TAX TIME, DO YOU WANT TO SAVE MONEY?

ANNUITIES

- Annuities can eliminate the tax on Social Security Benefits
- **Tax-deferral** – Policyholders do not pay taxes until they start receiving funds from their annuity
- **No fees** – No mortality and expense fees, no management fees, no administration fees. The only fee is for the optional Lifetime Income Benefit Rider (LIBR)
- **Compound or Simple Interest** – Any interest credits to the contract value are tax-deferred
- **Minimum guarantees** – Annuities have a minimum guaranteed growth feature
- Annuities avoid probate and are protected from creditors
- 100% of the Annuity goes to your Beneficiary upon death

Fixed Annuities vs CD's

Fixed Annuity

\$100,000.00 @ 4% x 5 years

\$122,643.43 = \$22,643.43

CD

\$100,000.00 @ 2% x 5 years

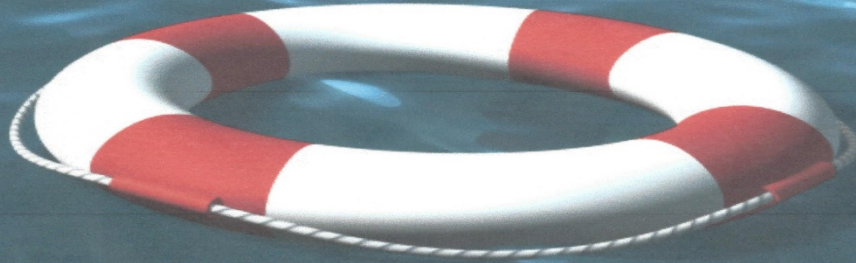
\$110,000.00 = \$10,000.00

Loss of \$12,643.43

SAFE MONEY

	Year 1	Year 2+
5 Year	5.00%	4.00%
7 Year	5.50%	4.50%
10 Year	6.00%	5.00%

Multi Year Guarantee Annuities!



Call Today!

KAREN ANSELL

904-242-8893

Safe Harbor Bonus Guarantee Annuities are issued by Atlantic Coast Life Insurance Company. Annuity contracts, with their terms and limitations, as well as individual features are subject to state regulations and may not be available in all states. Rates are subject to change. Product specifications vary by state, consult your agent.

ACLHARPRE-FL 037CR 070913

Above is a fixed annuity showing simple interest rates with no withdrawals during the surrender period. Many clients like the laddering idea for their investment with a 5 year, 7 year and 10 year. This annuity is tax-deferred. These are the current interest rates, subject to change.

HOW ARE ANNUITIES GUARANTEED

Every state has a Guarantee Association to pay the claims of financially impaired insurance companies. State Laws specify the lines of insurance covered by these funds and the dollar limits that are payable. Florida's Maximum Liability for the value of an Annuity Contract is \$250,000.00. Florida's Maximum Death Benefit on any one life is \$300,000.00.

JACKSONVILLE'S AMAZING SERVICE COORDINATORS

Working for over 20 years in Jacksonville, I have had the pleasure of working with the Service Coordinators at many of the senior housing facilities, such as Pablo Hamlet, Pablo Towers, Taylor Apartments and the Cathedral Residences, Florida Christian/Sundale Manor, Riverside Presbyterian Apartments and House along with so many others. The Service Coordinators assist their residents with so many of their day to day needs and go above and beyond the call of duty. They are more than Service Coordinators; they are friend, counselor, mediator, liaison, advocate, activity directors and more. They are not just 9-5 workers, they stay until the job is done. They take their time with each individual resident to make sure their needs are being addressed. We are so lucky to have these wonderful coordinators and we need to remember to thank them for all that they do.



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

The **BEST** benefits for the
LOWEST cost

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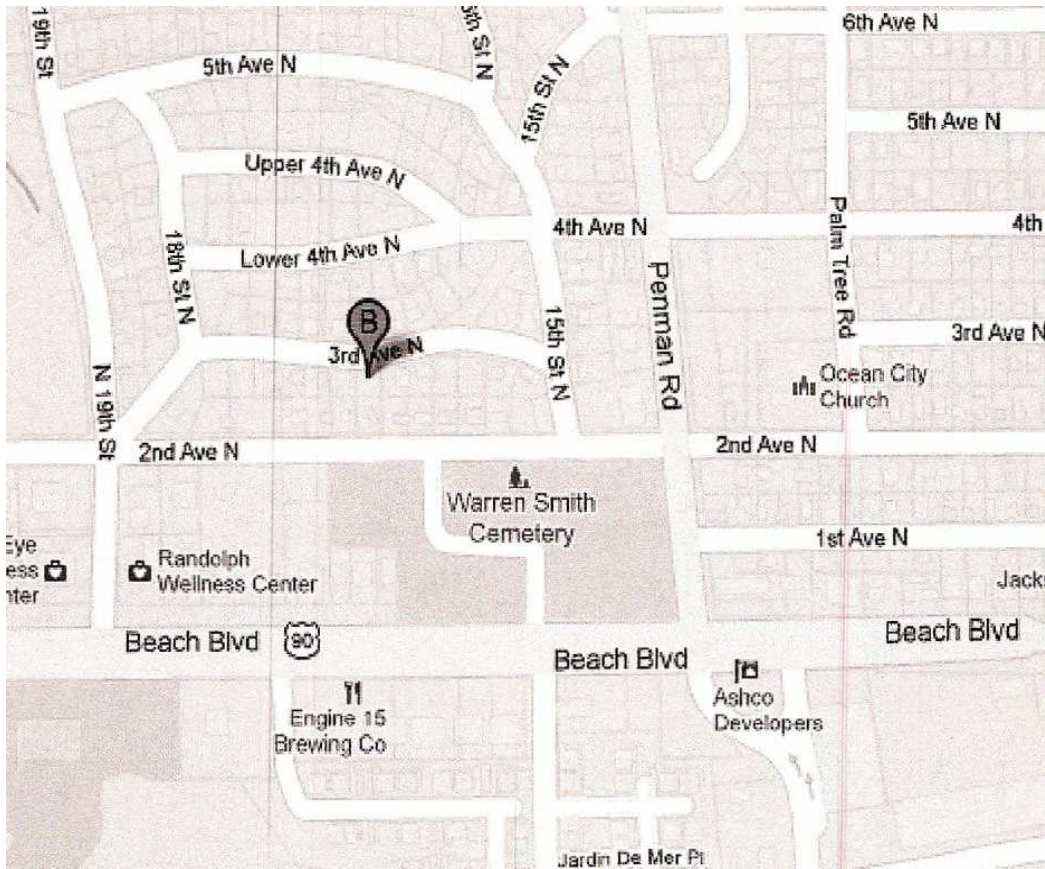
Email: kbansell@comcast.net

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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 and leave a review of us and my company "Secure Choices Insurance Services."





Map to Secure Choices, Inc. 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.

Office is in my home at 1624.

904-242-8893