



2018

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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As we are approaching Fall, we would like to encourage everyone to get their Hurricane Kits/Supplies together now.

We are gearing up for the Annual Enrollment and will be attending all the companies Benefit Rollouts for 2019. We are also going to be hosting various Medicare Presentations around Duval County. We will be at UNF with OLLI on 09/17 and 09/24.



ANNUAL ENROLLMENT PERIOD 2019

Please be on the lookout for the Annual Enrollment Form to arrive from us. You will receive in the mail or email on or about September 15, 2018. Please complete the form and get it back to us in a timely manner.

Annual Enrollment begins October 15 and ends December 7, with an effective date of January 1, 2019.

We will not have any information on the 2019 plans until October 1. At that time we will begin contacting our clients that have returned their Annual Enrollment forms.

We understand that everyone's time is valuable and with the limited time we have for Annual Enrollment, we are requesting that appointments be held here in the office if physically possible.

What's the new Medicare Advantage Open Enrollment Period?

In addition to the Annual Enrollment Period, in 2019, a new Medicare Advantage Open Enrollment Period will run from January 1 – March 31 every year. If you're enrolled in a Medicare Advantage plan, you'll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare). Most Medicare Advantage plans include prescription drug coverage already. Usually you can't enroll in a stand-alone Medicare Prescription Drug plan if you already have a Medicare Advantage plan, but there are some situations where you can.

2019 CHANGES TO PRESCRIPTION DRUG PLANS

- **Initial Deductible:**
will be increased by \$10 to \$415 in 2019.
- **Initial Coverage Limit (ICL):**
will increase from \$3,750 in 2018 to \$3,820 in 2019.
- **Coverage Gap (Donut Hole):**
begins once you reach your Medicare Part D plan's initial coverage limit (\$3,820 in 2019) and ends when you spend a total of \$5,100 out of pocket in 2019.
- **2019 Donut Hole Discount:**
Part D enrollees will receive a 75% [Donut Hole discount](#) on the total cost of their **brand-name** drugs purchased while in the Donut Hole. The discount includes, a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer combined with the 25% you pay, count toward your TrOOP or Donut Hole exit point.
For example: If you reach the Donut Hole and purchase a brand-name medication with a retail cost of \$100, you will pay \$25 for the medication, and receive \$95 credit toward meeting your 2019 total out-of-pocket spending limit.

Medicare Part D beneficiaries who reach the Donut Hole will also pay a maximum of 37% co-pay on **generic** drugs purchased while in the Coverage Gap (receiving a 63% discount).
For example: If you reach the 2019 Donut Hole, and your generic medication has a retail cost of \$100, you will pay \$37. The \$37 that you spend will count toward your TrOOP or Donut Hole exit point.
- **Out-of-Pocket Threshold (or [TrOOP](#)):**
will increase from \$5,000 in 2018 to \$5,100 in 2019.
- **Minimum Cost-sharing in the Catastrophic Coverage Portion of the Benefit:**
will increase to greater of 5% or \$3.40 for generic or preferred drug that is a multi-source drug and the greater of 5% or \$8.50 for all other drugs in 2019.

HOW DOES A FIXED INDEX ANNUITY WORK?

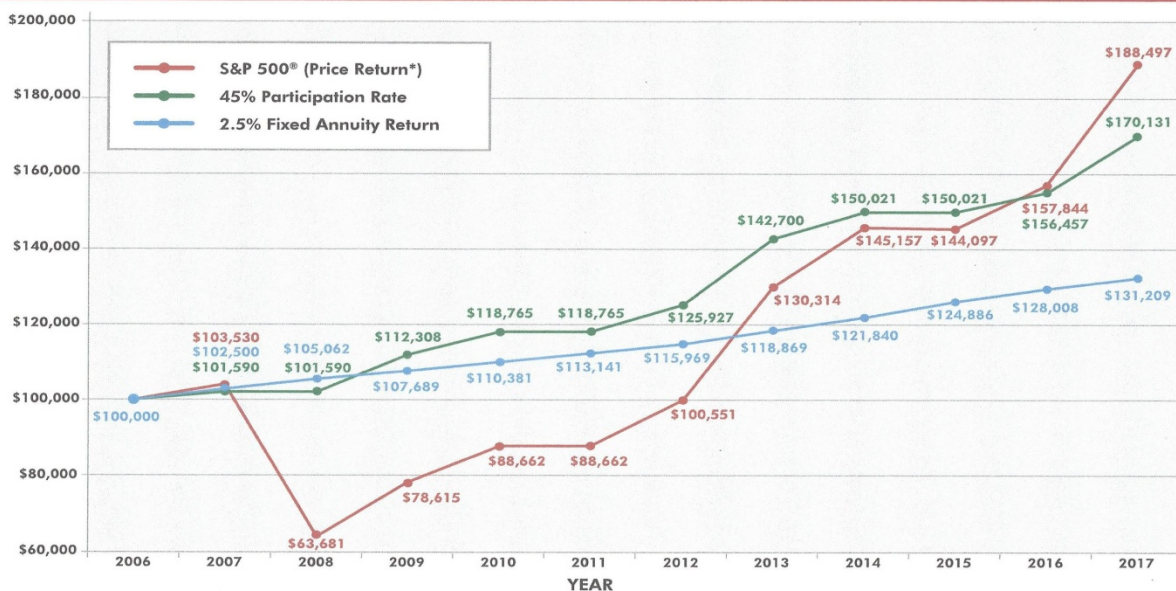
How FIAs can help with income preservation.

- **Principal protection** – FIAs protect money from losses due to index volatility
- **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)
- **Annual reset** – Interest credited to the policy is locked in and remains safe from index volatility
- **Compound interest** – Any interest credits to the contract value are compounded
- **Minimum guarantees** – FIAs have a minimum guaranteed growth feature

How FIAs can help with income distribution.

- **Guaranteed income for life for policyholder and spouse** – Either through annuitization or Lifetime Income Benefit (LIB) payment
- **Increased liquidity for terminal illness and nursing care needs**
- **Probate avoidance** – In the case of a client's premature death, their beneficiaries have the accumulated funds available to them and may avoid the expense and delay of probate

Fixed Index Annuity: Preservation & Accumulation



Assuming a 10/01/2006 start date and 10/01 anniversary dates.

The red line is the historic performance of the S&P 500 index

The green line is an indexed annuity with a 45% participation rate

The blue line is fixed annuity at 2.5%

Looking at the graph, you can see where your gains are locked in even when the market is decreasing.

Each example assumes a \$100,000.00 initial premium with no withdrawals.

CD OR IRA MATURING?

5.00%*

Rates Guaranteed for 5 Years

5.50%*

Rates Guaranteed for 7 Years

6.00%*

Rates Guaranteed for 10 Years

*Includes 1% Bonus first year

Simple Interest Annuity

CALL TODAY!

Karen Ansell

904-242-8893

Single Premium deferred annuity rates are guaranteed for the full term of 5, 7 or 10 years. Should you choose to continue the annuity after the initial term, new guaranteed rates will be declared, and the minimum rate guarantee is 1.00% for contracts issued in 2018. Guaranteed rate drops 1% after the first year. Credited rates effective 07/09/2018 and are subject to change without notice. Interest is credited daily on the Initial Purchase Premium, less withdrawals that exceed the cumulative amount of interest credited. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Atlantic Coast Life Insurance Company. Not FDIC insured. Rates vary by state.

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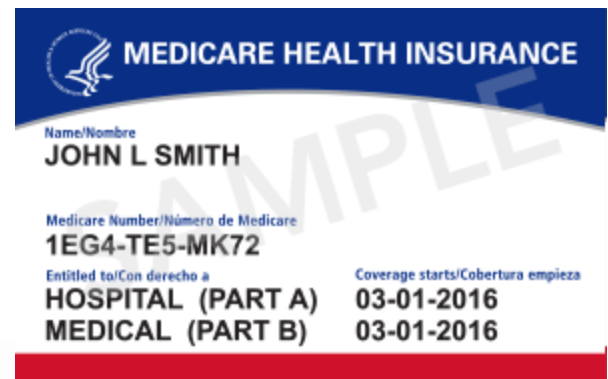
Above is a fixed annuity showing simple interest rates with no withdrawals during the surrender period. Many clients like the laddering idea for their investment with a 5 year, 7 year and 10 year. This annuity is tax-deferred. These are the current interest rates, subject to change.

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.

New Medicare cards start mailing in April 2018

We're removing Social Security Numbers from Medicare cards to prevent fraud, fight identity theft, and keep taxpayer dollars safe. We'll mail the new Medicare cards from April 2018 through April 2019. [Learn how](#) we'll mail the new Medicare cards in phases by geographic location.



YEARLY PHYSICALS AND PREVENTIVE SCREENINGS

We know that not everyone likes to get their yearly physical or preventive screenings, but they are so important and they are FREE.

I don't like attention but I need to tell you my story to bring attention to all to get your Pap Smears, Mammograms and physicals.

I'm pretty good at getting my Pap Smears and all my yearly exams but I missed last year due to my brother Michael's battle with Cancer and death on 1/6/2018.

So on March 16th I go for my pap and they contact me on March 27th informing me that I have Cancer and they referred me to MD Anderson Cancer Center.

I saw Dr. Nowicki at MD Anderson "which I cannot say enough about how great they are" on April 4th. He scheduled a Pet Scan at my request for that Monday April 9th which came back good except for cervical cancer. On April 11th a biopsy was done showing stage 1B.

Dr. Nowicki did a robotic complete hysterectomy on May 9th which seemed successful except I had blood clots that went to my lungs and was hospitalized again on 5/15 for 5 days. My follow up with Dr. Nowicki was on 5/24/18 they biopsied all the areas and thank God no other cancer found. I am one of the lucky ones so far, No Chemo, No Radiation necessary.

So PLEASE All of You get your physicals!

Please go to <https://www.medicare.gov/coverage/preventive-and-screening-services.html> for a list of the services covered.

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

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The **BEST** benefits for the
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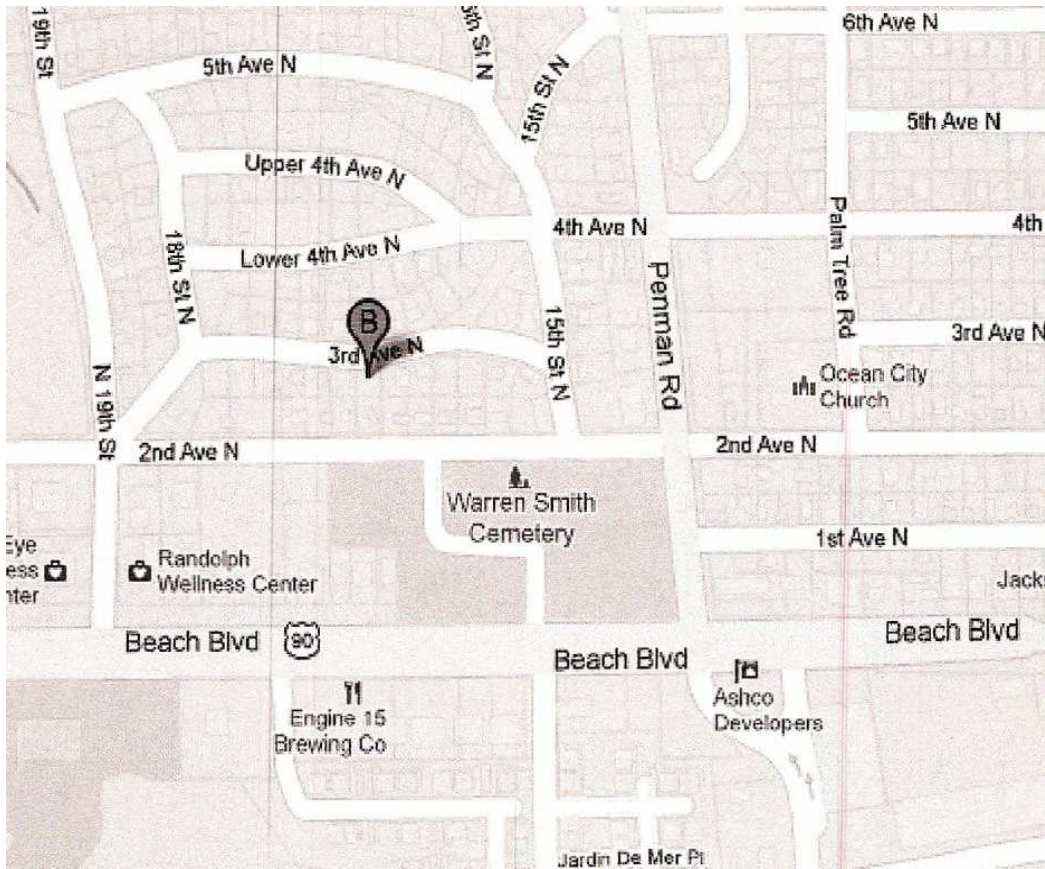
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- Schedule a free seminar,
- Ask a question,
- Make an appointment

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