



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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Annual Enrollment is a very busy time for us, but we will get to every client. We are also going to be sharing information on different media platforms to get the information to you quicker. We will not be releasing any information until after October 1 for 2022.



IT'S TIME FOR ANNUAL ENROLLMENT

It is that time of year again. The Annual Enrollment Period will begin October 15th through December 7th, with an effective date of January 1, 2022. **If we do not already have your Username and Password for Medicare.gov, you will need to supply this information to us in order for us to compare prescription drug plans.**

Approximately September 15 we will be emailing and mailing the Annual Enrollment forms. Please fill out and return the forms as soon as possible for your annual review. (Please be sure to update us with any new info such as address/phone number/e-mail address changes and/or medications). The software should be available by October 1, to start comparing plans.

As you are aware, the Prescription Drug Plans change from year to year. On average, our clients save between \$200 to \$1,000 a year by us doing this review. We want to make sure that all of your medications will continue to be covered while also making sure that you have the best Prescription Drug Plan and Health Plan for your individual needs.

Your Medicare Advantage plan can change year to year. The benefits along with the Prescription Drug coverage can change, along with the Provider Directories. This form is for your benefit to determine if you are always in the best plan for your individual needs.

You will be bombarded by commercials, mailings and calls from agents and if for any reason you are not happy with your insurance, let me know. Do not contact another agent, there is no plan available out there that we cannot offer. We will always make sure that you have the best plan for your individual needs.

NEW AGENT WITH SECURE CHOICES

Please help us welcome a new agent with us. Leslie Graves has joined our staff and is just as dedicated as us to ensuring all clients have their needs met.



Protection for those you care about.
Protection for your retirement.
Protection for the unexpected.
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ANOC (ANNUAL NOTICE OF CHANGE)

You may have already received your Annual Notice of Change for your Medicare Advantage plan and or your Prescription Drug Plan. This book contains the updated benefits for 2022 for your plan. Please take the time to read this information so that you can be better informed. The better educated you are about your plan the better care you can expect from your plan.

PRESCRIPTION DRUG PLAN CHANGES

We are aware of the changes that are happening with some of the Prescription Drug plans, so please do not worry. When we receive your Annual Enrollment form we will be sure to do a comparison for you to make sure that you will be in the best plan for 2022.

COVID-19 TODAY

The COVID-19 death toll has started soaring again as the delta variant tears through the nation's unvaccinated population and fills up hospitals with patients, many of whom are younger than during earlier phases of the pandemic.

Florida

Total cases

3.36M

3,360,000

+56,082

+56,082

 United States

Deaths

46,973

46,973

+649

+649

Total cases
40.4M
40,400,000
+301K
+301,000

Deaths
651K
651,000
+2,226
+2,226

VACCINES IN DUVAL, CLAY & ST JOHNS COUNTIES

Now that the vaccination is open to anyone over 12 years of age, there are more places to get the vaccine. The following locations are available but you need to call the one nearest you to determine if they are participating and schedule an appointment.

- Publix
- Winn-Dixie
- Walmart
- CVS
- Sam's Club
- Harvey's

Medicare Covers COVID-19 Booster for Immunocompromised Americans

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.

MEDICARE ADVANTAGE PLANS

It's the end of the year, please remember to use your added benefits before they run out. Your added benefits are vision, hearing, dental and over-the-counter. You can call the number on the back of your card to determine what benefits you have remaining.

2022 PRESCRIPTION DRUG PLANS

CMS has released the following 2022 parameters for the defined standard Medicare Part D prescription drug benefit:

- *Deductible: \$480 (up from \$445 in 2021);*
- *Initial coverage limit: \$4,430 (up from \$4,130 in 2021);*
- *Out-of-pocket threshold: \$7,050 (up from \$6,550 in 2021);*
- *Total covered Part D spending at the out-of-pocket expense threshold for beneficiaries who are not eligible for the coverage gap discount program: \$10,012.50 (up from \$9,313.75 in 2021);*
- *Estimated total covered Part D spending at the out-of-pocket expense threshold for beneficiaries who are eligible for the coverage gap discount program: \$10,690.20 (up from \$10,048.39 in 2021); and*
- *Minimum cost-sharing under the catastrophic coverage portion of the benefit: \$3.95 for generic/preferred multi-source drugs and \$9.85 for all other drugs (up from \$3.70 and \$9.20, respectively, in 2021).*



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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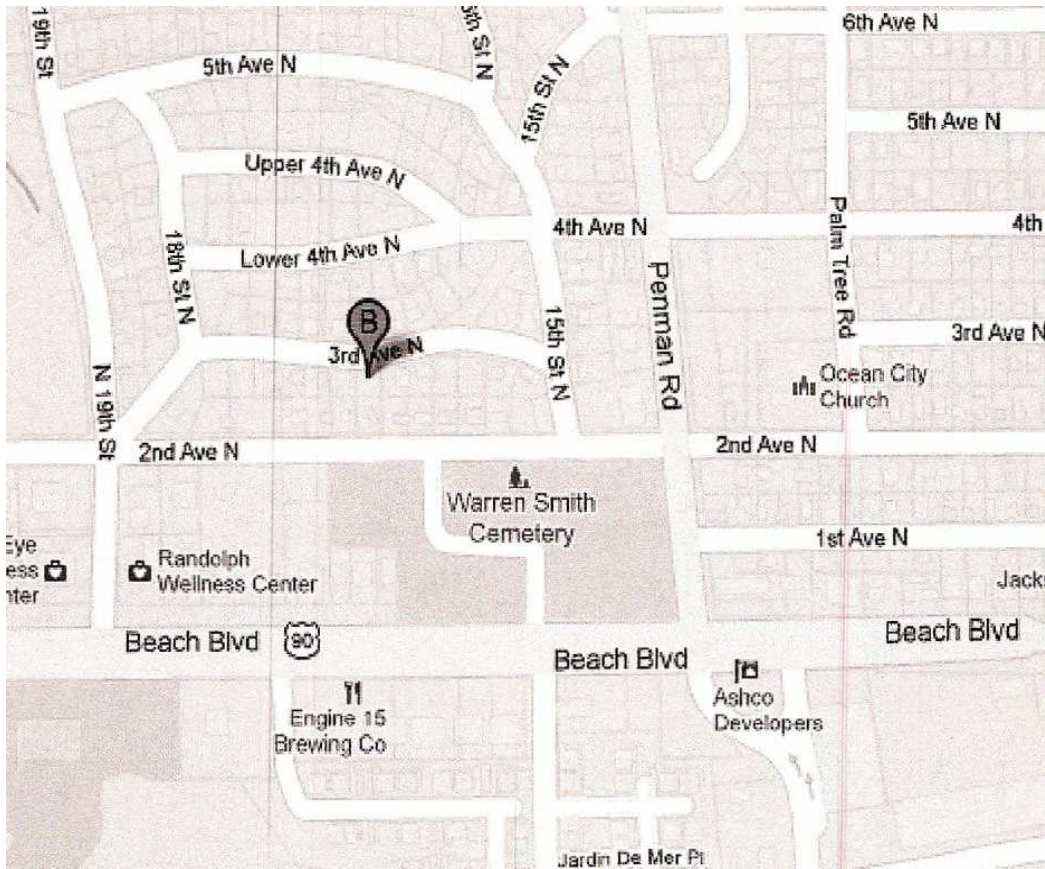
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Please email kbansell@comcast.net if you want to:

- 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!!



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Map to Secure Choices, Inc. home Office
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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.