



**August Birthdays**

Ruth Williams  
Jens Edvardsen  
Juanita Harwood  
Manuel Rezendes  
Gisela Probst  
Harriette Powell  
Martha Steffens  
Karen Thompson  
Janice Bigelbach  
Patricia Allen  
Nancy Wahlmann  
Pat Coburn  
Donald Vaughan  
Jack Sharpe  
Dorothy Smith  
Donald Anderson  
Tom Markel  
Georgeanna Yoder  
Rosalee Carney  
Charles Koludrovic  
Hans Noordhoorn  
William Greenwall  
Dolores Fry  
Shirley Duffy  
Jane Markel  
Delores Fazekas  
Jaqueline Schloeder  
Joanne Peat  
Elizabeth Tritschler  
Renate Shein  
Patricia Wilson  
Marilyn Escher  
Thomas Deans  
Grete Templeton  
Charlene Wilson  
Marvin Munster  
Thomas Pearcy  
Terence Collins  
Eileen Mulcahy  
Linda Winslow  
Dennis Goetz  
Jack Whidden  
Richard Knudson  
William Pansegrau  
Ava Mayne  
Sharon Munster  
Diana Aruffo  
John Giffin  
Marie Matthys  
Roxana Corbett  
Joseph Oviatt  
Donald Clute  
Emma Noriega

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# HEALTHY NEWS

## ATTEND THE BRIDLEWOOD OPEN HOUSE

We are proud to announce this year's Bridlewood Insurance Open House is being held at the California Center For the Arts in Escondido on October 4th (Saturday) at 12 noon. For those that attended last year's event, at the Country Club of Rancho Bernardo, we had an overwhelming turnout. This season we needed to find a venue that could accommodate a very large group, and we believe the Escondido Center for the Arts is the perfect place. We have the entire conference center, with availability to seat up to 600 guests – so please bring a friend, who may benefit from our services.

### Bridlewood Insurance Open House

**Where:** California Center For the Arts:  
**Address:** 340 N Escondido Blvd, Escondido, CA 92025  
**When:** Saturday October 4th 10:30 am doors open  
**Who:** 12 Noon Presentation by Jeff Wetzel  
**RSVP:** [Bridlewoodinsurance.com](http://Bridlewoodinsurance.com)

If there was one meeting to attend each year, this would be the one. Come meet the Health Care Professionals that you NEED, in person! This is your opportunity to meet face to face with the doctors, dentists, audiologists, health care providers and many other professionals that seniors rely on. Please RSVP by going to [Bridlewoodinsurance.com](http://Bridlewoodinsurance.com) and click on Upcoming Events or call toll free at (877) 267-5514 and leave me a message. We are all excited about our Open House, and hope you can make it..... see you there!!

### Do You Qualify For Low Income ?

How to Qualify For Low Income Subsidy:

Low income subsidy is a federal subsidy program that helps low income Medicare-eligible consumers save money on their prescription costs. The program is administered by the Social

Security Administration which determines consumers qualifications and eligibility levels.

To see if you qualify for LIS, your 2013 Yearly Gross income needs to be under \$17,235 or \$1,436.25 monthly for Individuals and under \$23,265 or \$1,938.75 monthly for married couple.

Your combined savings, investments, and real estate are not worth more than \$26,580, if you are married and living with your spouse, or \$13,300 if you are not currently married or not living with your spouse. (Do NOT count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.) If you have more than those amounts, you may not qualify for the extra help. Additional information can be found at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp)

Or call Social Security at 1-800-772-1213





## August Funnies (Please don't read if you're easily offended)

### Newborn Baby

Two elderly gentlemen from a retirement center were sitting on a bench under a tree when one turns to the other and says: "Slim, I'm 83 years old now and I'm just full of aches and pains. I know you're about my age. How do you feel?" Slim says, "I feel just like a newborn baby." "Really! Like a newborn baby?" "Yep. No hair, no teeth, and I think I just wet my pants"

### Birthdays Cont:

Lawrence Fimon  
Sandra Pettit  
Susan Blitz  
James Murphy  
Barbara Foster  
Sharon Provence  
Maria Garcia  
Jim Lutes  
Diedre Oflaherty  
Kathleen Munyer  
Madeline Carmichael  
Norman McNeal  
Lauro Gomez  
Maxine Clark  
Jerry Smith  
Letha Lucas  
Gerald Clark  
Sharon Hewitt  
Harold Dewall  
Sally Hayden  
Jerry Maccini  
Yvonne Stuart  
Jerry Rutschman  
Pamela Appell  
Doris Clough  
Robert Likens  
Catherine Nakamura  
Alan Fishman  
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### Elderly Women Drivers

Two elderly women Marie & Edith were out driving in a large car-both could barely see over the dashboard. As they were cruising along they came to an intersection. The stoplight was red but they just went on through. The Edith in the passenger seat thought to herself "I must be losing it, I could have sworn we just went through a red light." After a few more minutes they came to another intersection and the light was red again and again they went right though. This time Edith was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous and decided to pay very close attention to the road and the next intersection to see what was going on. At the next intersection, sure enough, the light was definitely red and they went right through and she turned to the Marie and said, "Marie! Did you know we just ran through three red lights in a row! You could have killed us!" Marie turned to her and said, "Oh, am I driving?"

### A DOCTOR AND A PATIENT

I have some bad news and some very bad news. Patient: Well, might as well give me the bad news first. Doctor: The lab called with your test results. They said you have 24 hours to live. Patient: 24 HOURS! That's terrible!! WHAT could be WORSE? What's the very bad news? Doctor: I've been trying to reach you since yesterday.

**Please go to page 3 to review the 90 + Club Members For August.**

### A Terrible Accident sent in by Joe from Escondido

Poor Bob was in a terrible accident, and his manhood was mangled and torn from his body. His doctor assured him that modern medicine could solve this problem, but that his medical insurance wouldn't cover the surgery, since it was considered cosmetic.

The doctor said the cost would be \$3,500 for small, \$6,500 for medium, and \$14,000 for large. Bob was sure he wanted a large, but the doctors urged him to talk it over with his wife before he made and decisions.

Bob called his wife on the phone and explained the options. The doctor came back into the room and found Bob looking quite dejected.

"Well, what have you two decided?" asked the doctor. Bob answered,

"She'd rather remodel the kitchen."



**Don't see your Birthday listed? It's because I am not your agent of record.**

## Obama Care Subsidy Shot Down in Court

A divided federal appeals court panel dealt a potentially major blow to President Obama's health care law Tuesday, ruling that participants in health exchanges run by the federal government in 34 states are not eligible for billions of dollars in tax subsidies. The 2-1 ruling by a three-judge panel of the U.S. Court of Appeals for the D.C. Circuit, which will be appealed by the government, threatens the framework of the health care system for about 5 million Americans without employer-provided health plans. The D.C. appeals panel ruled that as written, the health care law allows tax credits to be offered to qualified participants only in state-run exchanges (like California). The administration had expected most if not all states to create their own, but only 16 states did so. It's expected that if the D.C. Circuit's ruling is not overturned, "individuals in at least 25 states who remain in their current plans could see an average premium increase of over 70%,"

**Birthdays Continued:**

**Congratulations to the 90 + Club**

- 1 Jens Edvarsen 98
- 2 Junita Harwood 95
- 3 Manuel Rezendes 94
- 4 Gisela Probst 92
- 5 Donald Vaughan 92
- 6 Jack Sharpe 91

Congratulations to our 90 + members. That's what cleaning living and reading the Healthy News will do for you !!

## Advertise in the Bridlewood Insurance Program

This year, at our Open House on October 4th, you have an opportunity to host a table to promote your product or service to our members. We are also putting together a Bridlewood Program booklet, with information on our Bridlewood agents, helpful phone numbers and a list of all our upcoming community meetings. We will be offering ad space for you to promote your business or outline your services. We can place an ad the size of a business card to a full page spread. Your business ad will be read by thousands of our readers, and we encourage our members to use those businesses and individuals that advertise with us. In order to provide such a large open house event, or hosting local community meetings, or just keeping you informed through the mail system, takes financial resources that our advertisers provide. For rates and availability, please email me at [Jeff@bridlewoodinsurance.com](mailto:Jeff@bridlewoodinsurance.com)



## Healthy News August Referral Tree

I wanted to thank those that thought enough of me to refer their friends and family. It didn't seem enough to just say "thanks" so the Referral Tree is my way to properly thank those responsible.

- Julie Brunner** referred **Joseph Brunner**
- Bill & Sharon Ingram** referred **Linda Schull**
- Terry Reiff** referred **Everett and Sig Ricker**
- Lida Kennedy** referred **Gene & Pat Kujawski**
- Marcia Harrod** referred **Connie Gallagher**
- Monique Najafi** referred **Dennis and Kathye Castaneda**
- Carol Munhofen** referred **Cody Munhofen**



As a **Thank You** to those that are out promoting and referring new members to me, for the month of August, a **Starbucks Gift Card** will be my 'thanks' to you. This year I ask that each of you think of that one person you know that needs help with their Medicare insurance. I'm looking for the folks that are going to turn 65 in 2014, those that are on other Medicare plans in San Diego, and those that are on Medicare but don't have any idea what kind of plan they have, or who their agent is. Let's get them enrolled with Bridlewood Insurance and **Let's Help As Many As We Can !!**

## Do I have Vision Coverage?

One of the single most asked questions concerning the extra benefits with your plan is about the vision coverage. Your vision coverage with UHC includes a complete eye exam every year for a \$35 co-pay. Then with another co-pay of \$30, you will receive free standard lenses and \$70 off your frames or \$105 on contacts. Here's where you need to go to receive your vision benefit:



If your Primary Doctor is with **Sharp Rees-Stealy**, they have 6 vision centers located in their clinics to serve you. The Rancho Bernardo direct number is 858-521-2383 or call 1-800-82-SHARP to find the nearest center.

If your Primary Doctor is with **Sharp Community Inland or Greybill**, then go to the 3rd floor of Greybill Clinic in Escondido. Their direct number is 760-738-9985.

If your Primary Doctor is with **Arch Health Partners**. Get a referral from your Arch primary doctor and call Hidden Valley Eye Assoc. in Escondido. There number is 760-746-3937

Everybody Else with UHC/SecureHorizon including Scripps, can go to any optical center listed in our provider directory which includes Walmart. If you don't have a directory, go to our web site [Bridlewoodinsurance.com](http://Bridlewoodinsurance.com) and click Products or call me at 877-267-5514.

If you have a **Medicare Supplement Plan**, You pay \$40 for routine eye exams and can have that preformed at LensCrafters, Pearle Vision, Sears Optical, Target Optical and JC Penney Optical. There you will receive up to 30% on frames and lenses.

## Personal Notes:

When I was in 3rd grade, growing up in Minnesota, my grandfather lost the sight in both of his eyes, due to a rare medical condition. He was the local school custodian and was forced to retire. Trying to figure out what to do and how to make a living the rest of his life, my dad and 'grandpa' started an antique furniture repair and restoration business in Waterville, MN, with a population of 1,800 people. My father was a school teacher in New Prague which was about 30 miles away and so the summer before I started 4th grade we moved to Waterville.

We all worked in the business, especially my dad, as he would work in the store until midnight and get up at 5am to be able to make the commute to his school by opening bell. As the business grew, they eventually bought a large building on the main street of Waterville. The furniture business was in the front of the building and we built a large apartment in the back where we lived. I remember how cool it was that I got to pick out the carpet and wallpaper for my bedroom. As a fourth grader, I was into red, white and blue so I chose red, white and blue carpet, wallpaper and drapes. Do you know how hard it is to find red, white and blue carpet? In the middle of my sophomore year of high school, dad sold the business to his younger brother Curt, and we moved to the big city of Mankato.

I tell you this because, on July 3rd I was on my computer and saw a headline about a big fire in Waterville, with a picture of a building on fire. I clicked on the story and there it was - 128 S. 3rd street was burned to the ground. Later in the day, more video was published and it took 8 fire departments from surrounding cities to put the fire out. It was surreal to watch video taken from a Minneapolis news helicopter showing flames coming out the window of what was once my bedroom. Thank God everyone got out safely, and they determined the fire was started by an electrical short on the next door building that found its way to a gas line that ran through our building. My uncle Curt still owned the building, and was on vacation in Idaho at the time that dad called him and broke the news. It was heartbreaking to see the images of my childhood home destroyed, but it had me reminiscing about all the great times our family had shared in that building.

**Jeff Wetzel, President of Bridlewood Insurance Services**

Toll Free **1-877-267-5514** Web Site: [www.bridlewoodinsurance.com](http://www.bridlewoodinsurance.com) Email: [Info@jeffwetzel.com](mailto:Info@jeffwetzel.com)