

February Birthdays

Leslie Gardner
William Crouch
Monique Nguyen
Robert Alspaugh
Marilu Adams
Laurette McAnaney
Peter Suffredini
Gloria Ginese
Andrew Dutenhoeffler
Irene Cannizzaro
Loretta Tobin
Ignacio Sabala
Roberta White
Diana Wilson
Maria Becker
Ruth Serra
Anne Konrad
John Brown
Walter Marcus
Norman Morris
Elnora Hutchinson
Lynne McLaughlin
Melvin Hammer
Amador Garcia
Lorraine Macuse
Mary Portanova
Joyce Bruun
Leona Dornan
Anita Frank
Michael Barker
Lyle Jorgensen
Thomas Williams
Catherine Cockerton
Lee Hofacre
Ellinor Austin
Satoko Mitasky
Mary Martin
Janice Rudgers
Ruth Delapena
Enrique Delgado
Lois Griffith
Shirley Whetzel
Jim Leech
Willie Howard
Roberta Martin
Zohreh Zarrin
Merrill Engebretsen
Elsie Shimamoto
Joyce Hooks
John Carston
Juana Dominguez
Judy Barnes
Rosalina Cortez
Continued on 2

HEALTHY NEWS



WHY CONSIDER LONG TERM CARE INSURANCE?

When considering Long Term Care Insurance, let's consider the odds. The odds of your house burning down 1 in 1200. The odds of an auto accident 1 in 240. **Chance of a Long-Term Care Event 1 in 2.** Given the option, would anyone risk not owning auto or homeowner's insurance? And who would consider living for any length of time without health insurance? The lack of long-term care protection represents the most significant "hole" in the financial plans of Americans. Private health insurance plans do not cover this type of care and Medicare only pays up to the first 100 days at best. I can't recall the countless times a son or daughter calls me asking if Medicare insurance covers their parent that just need some extra help. I have an answer to your problem!

Selecting a Long Term Care Insurance policy can be confusing. However, MedAmerica Insurance Company has taken the complexity out of the process by offering their 'SIMPLICITY' plan. This is a TRUE CASH plan which offers great flexibility and amazingly few rules. With SIMPLICITY, once you're eligible, you automatically receive a monthly cash benefit (determined when you set up your policy). You can use that money as you choose for the care you want, from whomever you want, whenever you want, anywhere in the world. Receive care from a nurse or from your niece. With SIMPLICITY, there are no restrictions, no third party bills to submit for reimbursement or limits for any particular service. You decide what's best for you! It's just that simple. I found a Long Term Planner and her name is **Paulette Millander and she can be reached at 858-536-5921.** Call Paulette and see what kind of a long term care quote she can work for you.

Quiz for Healthy News Members:

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores, you can buy pear brandy, with a real pear inside the bottle. The pear is whole and ripe, and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in standard English begin with the letters 'dw' and they are all common words. Name two of them.
7. There are 14 punctuation marks in English grammar. Can you name at least half of them?
8. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh.
9. Name 6 or more things that you can wear on your feet beginning with the letter 'S'.

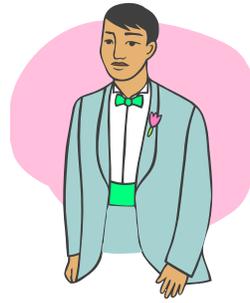
PAGE 4 for the Answers:

February Funnies



The Husband Store

A store that sells new husbands has opened where a woman may go to choose a husband. Among the instructions at the entrance is a description of how the store operates: You may visit this store **ONLY ONCE!** There are six floors here. The value of the products increase as the shopper ascends the flights. The shopper may choose any item from a particular floor, or may choose to go up to the next floor, but you cannot go back down except to exit the building! So, a woman goes to the Husband Store to find a husband. On the first floor the sign on the door reads: Floor 1 - These men have jobs. She is intrigued, but continues to the second floor, where the sign reads: Floor 2 - These men have jobs and love kids. 'That's nice,' she thinks, 'but I want more.' So she continues upward. The third floor sign reads: Floor 3 - These men have jobs, love kids, and are extremely good looking. 'Wow,' she thinks, but feels compelled to keep going. She goes to the fourth floor and the sign reads: Floor 4 - These men have jobs, love kids, are drop-dead good-looking and help with housework... 'Oh, mercy me!' she exclaims, 'I can hardly stand it!' Still, she goes to the fifth floor and the sign reads: Floor 5 - These men have jobs, love kids, are drop-dead gorgeous, help with housework, and have a strong romantic streak. She is so tempted to stay, but she goes to the sixth floor, where the sign reads: Floor 6 - You are visitor 31,456,012 to this floor. There are no men on this floor. This floor exists solely as proof that women are impossible to please. Thank you for shopping at the Husband Store.



PLEASE NOTE: To avoid gender bias charges, the store's owner opened a New Wives store just across the street with the same rules. The first floor has wives that love sex. The second floor has wives that love sex and have money and like beer. The third, fourth, fifth and sixth floors have never been visited!

Baptist Cowboy

From Wally Johnson

A cowboy, who just moved to Wyoming from Texas, walks into a bar and orders three mugs of beer. He sits in the back of the room, drinking a sip out of each one in turn. When he finishes them, he comes back to the bar and orders three more.

The bartender approaches and tells the cowboy, "You know, a mug goes flat after I draw it. It would taste better if you bought one at a time."

The cowboy replies, "Well, you see, I have two brothers. One is in Arizona, the other is in Colorado. When we all left our home in Texas, we promised that we'd drink this way to remember the days when we drank together. So I'm drinking one beer for each of my brothers and one for myself."

The bartender admits that this is a nice custom, and leaves it there. The cowboy becomes a regular in the bar, and always drinks the same way. He orders three mugs and drinks them in turn.

One day, he comes in and only orders two mugs. All the regulars take notice and fall silent. When he comes back to the bar for the second round, the bartender says, "I don't want to intrude on your grief, but I wanted to offer my condolences on your loss."

The cowboy looks quite puzzled for a moment, then a light dawns in his eyes and he laughs.

"Oh, no, everybody's just fine," he explains, "It's just that my wife and I joined the Baptist Church and I had to quit drinking."

"Hasn't affected my brothers though."

Birthdays Cont:

Randy Franks
Robert Bowman
Larry Tarp
William Berwick
Turan Salimi
Merle Baker
Whitney Mesaros
Brian Simms
Robert Yellam
Lois Novitz
John Wood
Joe Archer
William Somerville
Lynn Tobin
Carmen Saunders
Peggy Connolly
Howard Bossert
Betty Burkey
Dennis Dorn
Ayako Castellucci
James Click
Betty Grothen

**Congrats to
Warren DeLancy &
Yetta Rubenstein
who top our February birthday list both
whom turn 91 this
month.
Happy Birthday**

Didn't see your name
on our birthday list?
It's because I am not
your agent of record.

If your primary doctor is one of the following: Kenneth Altschuler, Russel Buzard, Mark Hubbard, Thomas Naegeli, Veena Prabhakar, Richard Ricci or Pany Robinson, then you should know they are moving to Arch Health Partners. One of the reasons for the move was now being able to send patients to the new Palomar Hospital instead to Scripps Green in Encinitas. The problem is if you wish to stay with your primary doctor then you'll have to say good-bye to your specialist at Scripps Coastal. In order to stay with your primary doctor and follow them to Arch Health, call customer service at 800-950-9355 (press 0 when you hear the computer voice) and tell them your doctor's name and the new medical group. You will receive a new card and it will become effective March 1. As for the doctors, they are in the same building 488 E. Valley Prky but two floors down. Instead of the fourth floor they are now on the 2nd floor.



Healthy News Needs Your Help

Currently the web site www.jeffwetzels.com is under construction. One thing being added is a testimonial page where you can tell others about your experience with Healthy News or Jeff Wetzel as your agent. Many people today want to read the feedback from others before committing to a service. You can add your two cents by emailing your experience to info@jeffwetzels.com or drop it in the mail to 4365 Executive Dr. Suite 500 San Diego 92121.

People Living Longer in the U.S. On The Rise

A recent Census found that 80% of the 53,364 people age 100 and up are women. Centenarians are up 5.8% in the past decade.

Veterans and Surviving Spouses Long-Term Care Benefits

The Department of Veterans Affairs (VA), as part of its health care program, may provide long-term care benefits and services for service-related disabilities or to certain eligible veterans. In addition to health care, VA benefits include a Housebound and Aid and Attendance Allowance Program that provides cash benefits to eligible disabled veterans and surviving spouses to get homemaker, personal care, and other services needed for help at home. For more information, visit the VA website, or call 1-800-827-1000.

The New 80/20 Rule Allow Over 1 Million Families To Get Refund

Under the new health care law, insurance companies must provide consumers greater value by spending generally at least 80 percent of premium dollars on health care and quality improvements instead of overhead, executive salaries or marketing. If they don't, they must provide consumers a rebate or reduce premiums. This means that 1,877,186 California residents with private insurance coverage will benefit from \$73,905,280 in rebates from insurance companies this year. These rebates will average \$65 for the 1,100,000 families in California covered by a policy.

Pre-Existing Condition Insurance Now Available in California

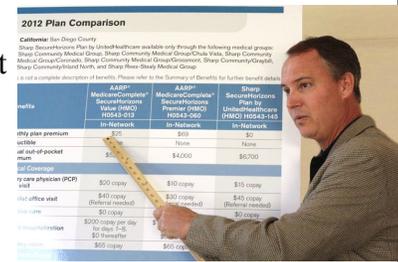
Now available for eligible residents of California. To qualify for coverage: You must have been uninsured for at least the last six months before you apply. Monthly Premium: \$428 for a 50 year old subscriber. Annual Deductible: • Medical • \$1,500 in-network / \$3,000 out-of-network • Brand Name Prescription Drug coverage Apply for coverage in CA. For more information please call 1-877-428-5060 Monday-Friday, 8 a.m. to 8 p.m. or, on Saturday, 8 a.m. to 5 p.m. or go to www.pcip.ca.gov.

Personal Notes:

People ask me what I do outside of Open Enrollment. (Oct 15—Dec 7th) Well the answer is I work with people turning 65 in San Diego and sign them up when they become eligible for Medicare. Some have spent time educating themselves and some simply have no clue what to do. My job is to discover what plan would fit their financial and health needs and keep them compliant with the Government rules so they don't end up with penalties down the road. I charge nothing for my service as I am paid by the insurance company and also I become their agent of record. So I'm thinking this is a good deal right? Why doesn't everybody do it this way? The answer is they don't know this service exist. I have found though that most people turning 65 know how to use a computer or have access to the internet. With 2,000 people turning 65 each month in San Diego they need a simple, easy way to understand what they need to do and when. So I have hired a Web Site Designer and we are building a new web site. I want to be able to deliver information to you as you need it. How about this fall when all the new changes for 2014 kick in, instead of coming to a meeting or trying to read about it in Healthy News you could go to the web site, click on the video of a recent meeting all in the comfort of your own home.

If this last season taught me anything it's that you guys are a loyal, dedicated group and I need to get better at what I do. Not only did hundreds of you come to the meeting's this past season, you also brought your friends and I love you for that and I don't want to let you down.

Right now I am looking for your comments to add on the web site. If you would like to share your experience about me or Healthy News, I'll post it on the new site. Send an email to info@jeffwetzal.com and I hope to have the new site up by March 1st.



Quiz Answers: From Page 1

1. The one sport in which neither the spectators nor the participants know the score or the leader until the contest ends: Boxing.
2. North American landmark constantly moving backward: Niagara Falls ..The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.
3. Only two vegetables that can live to produce on their own for several growing seasons: Asparagus and rhubarb.
4. The fruit with its seeds on the outside: Strawberry.
5. How did the pear get inside the brandy bottle? It grew inside the bottle. The bottles are placed over pear buds when they are small, and are wired in place on the tree. The bottle is left in place for the entire growing season. When the pears are ripe, they are snipped off at the stems.
6. Three English words beginning with dw: Dwarf, dwell and dwindle...
7. Fourteen punctuation marks in English grammar: Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation mark, brackets, parenthesis, braces, and ellipses.
8. The only vegetable or fruit never sold frozen, canned, processed, cooked, or in any other form but fresh: Lettuce.
9. Six or more things you can wear on your feet beginning with 'S': Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings, stilts.

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