



July Birthdays

Bruce Hendrickson
Edward Koester
Emma Roehrich
Robert Albert
Dora Robinson
Arlene Hennes
Doreen Bossert
Al Maczko
Karen Byers
Ronald Keck
Tim Seipel
Jean Badders
Robert Hardrick
Wendell Willis
Dean Barnett
Veronica Duffield
Veda Baker
Ann Sobel
Carl Cimino
Mary Asaro
Robert Watson
Elda Bowen
Esperanza Manaligod
Ledeane Prince
Ardis Seitzinger
J.R. Westfall
Jack Torchin
Jean Applin
Vieno Bradshaw
Joy Buchner
Lewis Bruun Jr
Beverly Ball
Mary Corp
James Ledgerwood
Walter Rehm
Joan Buddenhagen
Donald Foster
Douglas Buddenhagen
Edwin Kelly
Robert Anderson
Esther Pena
Paul V Jeffs
Harvey Latz
Wallace Johnson
Elizibeth Demirjian
Henry Noriega
George Hoy
Susanne Baker
William Ingram
Ismael Rivera
Deborah Marton
David Pio
Lois Stafford
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HEALTHY NEWS

STAY OUT OF THE DREADED DONUT HOLE

Ask yourself a question, With 2014 halfway over, have you used more than half of your \$2,850 prescription drug allowance? Each year, Medicare allows so much per year for your prescriptions. The important thing to remember is it's not what you pay, but rather what is the total cost of that medicine that gets deducted from your allowance. For example, let's assume you have to take a Tier 3 level medicine. When you go to the pharmacy, you are charged a \$45 co-pay. But what you don't realize is that the drug manufacturer is charging \$300 for that Tier 3 drug and so \$300 is deducted from your \$2850 yearly allowance. If you have 2 or 3 brand name drugs, it won't take long to burn up your allowance. Once you have used up your \$2850, you now enter the next phase, called the coverage gap also known as the "Donut Hole." Now when you pick up your prescriptions, you have to pay 47 1/2 % of the total cost, which in this case would be \$142.50 for the same medicine you only paid a \$45 co-pay for just the month before.



What Can You Do About It?

Check the formulary and see if there are lower tier medicines available. Go to www.bridlewoodinsurance.com click on "Products" and then choose "Prescription drug plans." Starting on page 69 you will find, "Index of Covered Drugs." Find page number of your listed prescription and scroll to that particular page.

Each medicine come with a 'family' of drugs that treat a specific issue. Sometimes these medicines can range from Tier 1 to Tier 5. When your doctor prescribed this medicine for you, they had no idea what formulary your Medicare insurance would have, and what other alternatives would be available to you.

Lets Do An Example

On page 38, and continued on page 39, are high blood pressure medicines. The drugs range from Atenolol which is a Tier 1, which cost \$4 per month, to Innopran which is a Tier 4 and cost \$95 per month, but both drugs do basically the same thing... **Continued**



Agent Highlight of the Month

Evelyn Frazier (left) and Dawn Watson (right) have recently joined Bridlewood Insurance Services.

Both Evelyn and Dawn have many years of experience in the insurance industry and will be huge assets to Bridlewood.

To read their biographies, go to BridlewoodInsurance.com and click on "Agents" or "Meet the Team."





July Funnies

Don't Mess With The Flight Attendant

A lawyer boarded an airplane in New Orleans with a box of frozen crabs, and asked a blonde flight attendant to take care of them for him.

She took the box and promised to put it in the crew's refrigerator. He advised her that he was holding her personally responsible for them staying frozen, mentioning in a very haughty manner that he was a lawyer, and proceeded to rant about what would happen if she dared let them thaw out. Needless to say, she was annoyed by his behavior.

So shortly before landing in New York, she used the intercom to announce to the entire cabin, "Would the lawyer sitting in row 24A who gave me the crabs in New Orleans, please raise your hand?"

Prescription Medication

A distraught senior citizen phoned her doctor's office. "Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her. There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition because this prescription is marked 'NO REFILLS'."

Try Your Best Son

An older gentleman was on the operating table awaiting surgery and he insisted that his son, a renowned surgeon, perform the operation. As he was about to get the anesthesia, he asked to speak to his son. "Yes, Dad, what is it?" "Don't be nervous, son; do your best, and just remember, if it doesn't go well, if something happens to me, your mother is going to come and live with you and your wife...."

Walmart Shoppers

Two guys, one old, one young, are pushing their carts around Wal-Mart when they collide. The old guy says to the young guy, "Sorry about that. I'm looking for my wife, and I guess I wasn't paying attention to where I was going." The young guy says, "That's OK, it's a coincidence. I'm looking for my wife, too...

I can't find her and I'm getting a little desperate."

The old guy says, "Well, maybe I can help you find her... what does she look like?"

The young guy says, "Well, she is 27 yrs. old, tall, with blonde hair, blue eyes, long legs, and is wearing short shorts.

What does your wife look like?"

To which the old guy says, "Doesn't matter, --- let's look for yours."



Birthdays Cont:

- Judson Fulk
- Sharon Knudson
- Paul Brown
- Edward Zahn
- Eileen Graziano
- Rick Michelson
- Ignacio Martinez
- Druh Deschene
- Joseph Marotta
- Marlo McVickers
- Gloria DiRuscio
- Jean Long
- Paul Bethel
- Irene Sagis
- Judy Lubeck
- Phyllis Burgos
- Richard Dale
- Phyllis Cacopardo
- Frank Callipari
- Sandy Soderberg
- John Cary
- Dennis Oconnor
- Anne Tatum
- Pamela Baltis
- Ellen Anding
- Paula Griess
- Ken Dowling
- Francoise Dahod
- Doris Homik
- Louise Flynn
- Eleanor Brown
- Leslie Messier
- Lucy Qualey
- Luann Smith
- Adrienne Lee
- Sally White
- George Chou
- Sally Muhlbaier
- Mary King
- Clifford Wiersma
- Ed Harrington
- M Lou Fleming
- James Tuttle
- Laurel Wenger
- Marguerite Long
- Patricia Hering
- Gerald Hinson
- William Clarkson
- Sandra Wolfe
- Charles Nakamura
- Peter Todoulakis
- Allen Baker

Sex Change Surgery Now Approved By Medicare

Medicare can no longer automatically deny coverage requests for sex reassignment surgeries, A federal board ruled in a groundbreaking decision that recognizes the procedures are medically necessary for some people who don't identify with their biological sex.

Jennifer Levi, a lawyer said the ruling does not mean Medicare recipients are necessarily entitled to have sex reassignment surgery paid for by the government. Instead, the lifting of the coverage ban means they now will be able to seek authorization by submitting documentation from a doctor and mental health professionals stating that surgery is recommended in their individual case.

Birthdays Continued:
Sandra Skinner

Congratulations to the 90 + Club

- 1. Wendell Willis 101**
- 2. Dean Barnett 98**
- 3. Veronica Duffield 94**
- 4. Veda Baker 94**
- 5. Ann Sobel 94**
- 6. Carl Cimino 93**
- 7. Mary Asaro 91**

Didn't see your birthday listed? Chances are I'm not your agent of record. Let's change that!!

The Shingles Shot

Healthy News recommends you receive your shingles shot. Costco will provide you the shot for the \$95 co-pay which is the same you would pay at Sharp and not have to fuss with Scripps method of trying to get reimbursed. So **NO MORE EXCUSES**, quit putting it off and get your Shingles shot .

Ask someone that's had Shingles, they would have paid \$10,095 to get rid of it. You don't need to be a member of Costco to go to the Pharmacy.



Helpful Tips From Maxine

Have you ever been laying awake at night wondering why baby diapers have brand names such as "Luvs", "Huggies," and "Pampers", while undergarments for old people are called "Depends"?

Well here is the low down on the whole thing.

When babies mess in their pants, people are still gonna Luv'em, Hug'em and Pamper'em. When old people mess in their pants, it "Depends" on who's in the will!

Healthy News July 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.



Estanoslado De Los Santos referred Eileen Morris

As a **Thank You** to those that are out promoting and referring new members to me, for the month of July, 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 !!**

Prescription Drug Coverage Continued from Page 1:

which act as Beta Blocking Agents for High Blood Pressure. Now print this page and take this to your doctor. (Most computers you can hold down the Control button and press the letter P for print) This will give your doctor their first opportunity to review the formulary with the current medicines you're taking and make an informed decision. Many times the doctor will find that the Tier 3 or 4 level drug they prescribed has an alternative Tier 1 or 2 that would be just as effective and save you a ton of money. I can't remember a time when a doctor went to the pharmacy and paid your prescription drug bill or wrote you a check for the extra cost of falling in the donut hole. **YOU NEED TO BE INFORMED AND BE AWARE OF YOUR PRESCRIPTION DRUG COSTS.** When you come to me in October and the damage is already done and your prescription drug allowance is spent, our options are limited. Being proactive in July will protect you in the later month when that \$2,850 allowance is approaching \$0.



Care 1st Special Needs Plans Give Access to Sharp Doctors

Like most people, you need to look for healthcare coverage that meets your needs and is affordable. With that in mind, Care 1st has designed a Medicare Advantage and Special Needs Plan around those that are Medicare/Medi-Cal eligible.

If you a Medicare and Medi-Cal Eligible, you should be on this plan.

Call me at 1-877-267-5514 to see if this plan is right for you.



- \$0 Monthly Premium**
- \$0 Co-Pay to Primary Doctor**
- \$0 Co-Pay Specialist**
- \$0 Co-Pay Hospitalization**
- \$0 Co-Pay Ambulance**
- \$0 Co-Pay Transportation**
- \$0 Co-Pay Hearing Aids**

Would you rather have your Healthy News delivered electronically? Go to Bridlewoodinsurance.com and click on the red button at the bottom of the page.

Personal Notes:

Where does the time go? Last month was the 20 year anniversary that we have lived in our home. This month is our 29th wedding anniversary. I was thinking of taking a trip this summer so I took a look at the passports and see they've expired. Has it been 10 years already? Comparing the picture on the passport from 10 years ago to today, I have less hair, more wrinkles and I've gained 10 pounds, other than that, I look the same as I did 10 years ago (if I look at the picture on my old passport without my glasses and look at it with the lights off.)

Before you know it, we'll be back in Medicare season again October 15th—Dec 7th. The training for us starts July 1st and it won't stop until just after Thanksgiving. The word I'm hearing about the 2015 Medicare plans is the plans will "be similar to last year" which is good. All the doom and gloom you hear and read about will have to be put off until 2016.

I wanted to thank everyone that came out to Coco's last month. We had about 150 people come out over the two dates and it gave me a chance to introduce Bridlewood Insurance and the new agents that have joined us. Enjoy your summer and enjoy the precious commodity called time that I no longer take for granted.



Jeff Wetzel, President of Bridlewood Insurance Services

Toll Free 1-877-267-5514 Web Site: www.bridlewoodinsurance.com Email: Info@jeffwetzel.com