



## **March Birthdays**

Shirley Trochta  
David Walker  
Timothy Truesdell  
Ralph Robinson  
Mary Donahue  
Beverly Queen  
Thomas Ruggles  
Estefana Castro  
Mary Wong  
Billie Bolin  
Jonnie Bolin  
Joan McGrenera  
Vincent Borges  
Gladys Funk  
Jose Dioso  
Oscar Ayala  
Sara Robinson  
Robert Oberlies  
Norman Sokay  
Hiroko Fukuhara  
Marilyn Callipari  
Herbert Haemmer  
John Bugado  
Karen Hoy  
James McFarland  
Anne Slavicek  
Francis Wallace  
Elizabeth Goldsberry  
Martha Brown  
Lawrence Schwimmer  
Eddie Perry  
Janis Lawless  
Hedy Zuber  
Margaret Risse  
Marion Showers  
Phyllis Pape  
Cynthia Particelli  
Gloria Hendrickson  
Carole Abbott  
Louis Colton  
Vrej Sarkissian  
Frances Reinach  
Barbara Tiernan  
Henry Geffroy  
Alicia Gregory  
Gail Tyler  
Barbara Hensley  
Erment Jennings  
Clarabel McCullough  
Ellen Wallace  
Patricia Recame  
Laurene Tweed  
Robert Cordova  
Continued on 2

# HEALTHY NEWS

## **PRESCRIPTION DRUG COVERAGE TIPS**

One of the most common problems we try and work around is the cost of prescription drugs. As most of you know, the prescription drugs are broken down to 5 different tier levels. Tier's 1 & 2 are your generics. Tier's 3 & 4 are your name brand drugs and Tier 5 is your specialty medicines. There are 3600+ medicines covered by UnitedHealthcare in what is known as a formulary. It's from this formulary we can look at your medicine and determine what Tier level and therefore determine your co-pay. All medicines come with in a family of drugs. For example, high blood pressure medicine probably has 100 different medicines all under the same "family" of drugs and they range from Tier 1's to Tier 5's. Your best tip is if your taking a Tier 3,4 or 5 medicine, take a list of your "family" of drugs to your doctor and see if another drug would do the same for you yet at a much reduced out of pocket cost.

A helpful web site is [www.AARPmedicareRX.com](http://www.AARPmedicareRX.com) this site will help you:

- Look up your drugs and see what you could save with lower-cost drugs
- View your cost and benefits summary
- Track your payment status and claims history
- Find network pharmacies
- Print plan forms and materials

If you have the UnitedHealthcare Advantage plans, your RX formulary is the "Preferred" plan. The formulary plans can be found under [www.JeffWetzel.com](http://www.JeffWetzel.com) look for the RX button. If you don't have internet but need some help, call me at 877-267-5514 and I'll print the page and mail it too you.

## **AARP Supplement Members**

For those with the AARP Supplement plan and pay for your RX plan separately. You have a new benefit this year by being able to go to a preferred pharmacy and get your 90 day prescriptions filled by your local pharmacist. To find your local preferred pharmacy, go to [AARPmedicareRX.com](http://AARPmedicareRX.com). Under **Tools and Information**, click **Locate a Pharmacy** in the first section put your city's name and under Section 2

### **Customize your search**

Adjust your number of miles search and below that click the **Show Pharmacies for these Services**. And click the **Preferred Pharmacy Network**. This will provide you all locations in your area.

As always, if you get stuck in the maze of web sites, just email or call me. (Contact info on page 4)





## March Funnies

An elderly man comes to a doctor and, twitching his fingers and stuttering, finally manages to say, "Doctor, I have a sexual performance problem. Can you help me?" "Oh, that's not a problem for us men anymore!" announces a proud physician. "They have this new wonder drug, Viagra, that does the trick. You take some pills and your problems are history." So the doctor gives the man a prescription and sends him on his merry way. A couple of months later the doctor runs into his patient on the street. "Doctor, doctor," exclaims the man excitedly, "I've got to thank you. This drug is a miracle. It's wonderful." "Well, I'm glad to hear that," says the pleased physician. "What does your wife think about it?" "Wife?" asks the man, "I haven't been home yet."



### Baby's First Exam

A woman and a baby were in the doctor's examining room, waiting for the doctor to come in for the baby's first exam. The doctor arrived, and examined the baby, checked his weight, and being a little concerned, asked if the baby was breast-fed or bottle-fed. 'Breast-fed,' she replied. 'Well, strip down to your waist,' the doctor ordered. She did. He pinched her nipples, pressed, kneaded, and rubbed both breasts for a while in a very professional and detailed examination. Motioning to her to get dressed, the doctor said, 'No wonder this baby is underweight. You don't have any milk.' I know,' she said, 'I'm his Grandma, But I'm glad I came!'

### Perfect Eyesight

Arthur is 90 years old. He's played golf every day since his retirement 25 years ago. One day he arrives home looking downcast. "That's it," he tells his wife. "I'm giving up golf. My eyesight has gotten so bad that once I've hit the ball, I can't see where it went." His wife sympathizes and makes him a cup of coffee. As they sit down, she says, "Why don't you take my brother with you and give it one more try." "That's no good," sighs Arthur. "Your brother's a hundred and three. He can't help." "He may be a hundred and three," says the wife, "but his eyesight is perfect." So the next day, Arthur heads off to the golf course with his brother-in-law. He tees up, takes an almighty swing, and squints down the fairway. He turns to the brother-in-law. "Did you see the ball?" "Of course I did!" replies the brother-in-law. "I have perfect eyesight." "Where did it go?" asks Arthur. "I don't remember."

### Children's Questions During a Sermon

by Lucille Lewis

Having asked the children if they knew the meaning of the resurrection, a little boy raised his hand. The pastor called on him and the little boy said, "I know that if you have a resurrection that lasts more than four hours you are supposed to call the doctor." It took over ten minutes for the congregation to settle down enough from their laughter for the worship service to be continued .



### Birthdays Cont:

Edward Brenner  
Mary Brenner  
Kathleen Protocollo  
James Connolly  
Gerald Marquard  
Margie Boer  
Joan Bonahoom  
Brigitte Gilmore  
Rosenda Kirpalani  
Laksham Kirpalani  
Gladys DeBoer  
Paulette Millander  
Khairreff Khatibi  
Patricia Peterson  
Carol Munhofen

### #1 Frances Reinach turning 97

- #2 Hedy Zuber 92
- #3 Clarabel McCullough 91
- #4 Robert Oberlies 90
- #5 Norman Sokay 90

### Happy Birthday To all our Healthy News Members !!

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



## High Tech Heart Savers

With heart disease affecting an estimated 27 million adults— more than 8% of the entire U.S. Population, researchers are racing to develop new treatments. Here are among the most promising:

**Heart Regeneration:** During most heart attacks, a blood clot forms and blocks one of the coronary arteries that feed the heart. This kills part of the heart muscle, turning it into scar tissue, which often leads to shortness of breath, weakness and a reduced ability to exercise.

Today, researchers are using a patient's stem cells to transform scar tissue into living heart muscle. The idea is simple: Harvest stem cells from an unaffected part of the heart, multiply them in the lab and inject them into the site of the injury, so they can take root and repair the damage.



## “Obama Care” ..... Bronze, Silver, Gold or Platinum?

Understanding the new coverage levels under health care reform When the federal health insurance mandate goes into effect, most Americans under 65 will be required to get health insurance. Yet those shopping in the individual market will have a choice of what kind of plan they get -- because the health insurance exchanges will be required to offer four coverage levels: **bronze, silver, gold and platinum.**

What do the coverage levels mean?

The difference among these coverage tiers rests with how much a plan will cover before the patient must chip in for co-insurance, deductibles and co-payments. The four levels of coverage are:

\***Bronze: 60 percent.**

\***Silver: 70 percent.**

\***Gold: 80 percent.**

\***Platinum: 90 percent.**

For example, someone who gets a silver plan would have to pay 30 percent of health care costs, while the plan covers 70 percent. Most Americans will be required to get at least a bronze-level plan, unless they're eligible for a religious or hardship exemption.

California has announced its state consumer website, [CoveredCA.com](http://CoveredCA.com), which includes a **Cost-Estimate Calculator** on its home page. The actual market price for the plans to be offered through Covered California will not be finalized until the bidding process closes in June, but since premium levels for consumers who are eligible for subsidies are based on a percentage of income, it is possible now to determine how much they would pay for coverage.

For example: A married couple with an annual income of \$62,040 would pay \$491 a month for a midlevel plan with a \$2,000 deductible and \$45 copays for doctor's office visits. Premiums would be much lower for those with less income, ie., a couple with a combined income of \$23,265 would pay \$78 a month.

Under the Affordable Care Act, all those with incomes up to 400 percent of federal poverty guidelines will be eligible for sliding-scale subsidies to purchase insurance. That is the equivalent of \$45,960 for an individual and \$94,200 for a family of four.

To get an idea of how much health insurance will cost for **those under age 65**, go to [CoveredCA.com](http://CoveredCA.com) and try out the **cost-estimate calculator.**



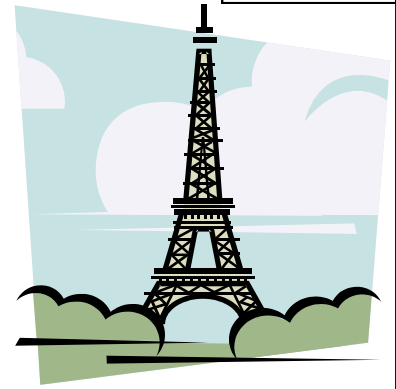
## Traveling Outside the U.S. ? Why Not Some Travel Insurance

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Whatever your reason, international travel should be a pleasant experience.

Complications and emergencies such as illness, injury, and natural disasters are a fact of life. While we hope none of these happen, we're here to help if they do. Atlas Travel helps protect you from potential financial disaster while traveling abroad with benefits including inpatient and outpatient medical expenses, \$500,000 of coverage for emergency medical evacuation, coverage for lost checked baggage, and many other important benefits. Atlas Travel gives you the peace-of-mind you're looking for!

For more information please go to [www.jeffwetzels.com](http://www.jeffwetzels.com) and click on travel insurance or call Jeff at 877-267-5514 and I can send you out a brochure. Remind me to tell you about the Hewitt travel adventure.



## Do You Need Short Term Health Insurance to Get You to 65?

What is short-term medical insurance?

Short-term medical insurance offers a solution to individuals in need of temporary medical coverage. This short-term medical insurance policy protects against unforeseen accidents and sicknesses, appropriate for individuals between jobs, students, new employees, **waiting for Medicare coverage to begin**, or any eligible person who is temporarily without health insurance coverage. Coverage is available for periods of up to 6 or 11 months (varies by state).

Your coverage can start tomorrow! If you submit your application and credit card payment today by Internet, fax or e-mail, coverage will begin tomorrow. Otherwise, your coverage will begin on the day following the date we receive your completed application and payment or on the date you requested on the application, whichever is later. For additional info, go to [www.jeffwetzels.com](http://www.jeffwetzels.com) and click **Short Term Insurance** or call Jeff at 877-267-5514 for additional info.

## Personal Notes:

I remember my dad would sing the Tennessee Ernie Ford's song "Sixteen Tons." The lyrics would go "Another day older and deeper in debt. St Peter don't you call me 'cause I can't go. I owe my soul to the company store." ..... Well now I know exactly how he feels! With daughter Lexy graduating Poway High this year, her goal is to become a Veterinarian. So I started doing the math, 4 years undergraduate, 4 years medical school and 2 years internship..... That's 10 years of tuition and living expenses. (Oh and by the way, she needs a car... like now!) Then the baby of the family, Whitney in two years will also be off to college which will mean double everything for a least four years..... And you wonder why I don't sleep well at night?

### **I Have A Plan:**

I figured I'll need to sign up about half of San Diego to pull this off so I made a video that people can watch. The video allows people 24 hours a day 7 days a week to see the advantage of working with UnitedHealthcare and hopefully getting stuck with me in the process. So by the time you get this edition of Healthy News, my web guy should have this loaded on the newly designed web site at [www.JeffWetzels.com](http://www.JeffWetzels.com) so when you get a chance, take a look. I would like to thank Larry (One of our Health News members) for producing the video and doing a great job putting it together.

### **Thanks to You:**

I tell you every month "Thank for your support" but because of you and your friends you refer me to, I can my make my kid's dreams come true. **Thank You from the Bottom of my Heart!!**

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

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