

# May Edition 2013



## May Birthdays

Kaye Stellman  
Harry Hecock  
Richard Faulkner  
Alfred Marton  
William Alexander  
Jesse Seymour  
Leonard Blumenreich  
Ludwig Wirbelauer  
Irving Yoffe  
James Latalippe  
Howard Hays  
Aline B Valade  
Norma Smith  
Aline Valade  
Lenora Lee  
Frances Hook  
Beatrice Donhardt  
Mary Porter  
Adele Farr  
Alice Delhotal  
Charles Davis  
Ellen Ransom  
Alice Gosnell  
Mike Amerios  
Claudette Johnson  
Janet Olson  
Theresa Leimbach  
Rle Nichols  
Richard Alvord  
Cecilio Perez  
Susan Blommer  
Paul Oglesby  
Ileen Chopak  
Carlos Velarde  
Mark Bedell  
Diana Natale  
Eugene Pickarz  
Richard Jones  
Alice Slawson  
James Robinson  
Kathleen Robinson  
Gary Applegate  
Elizabeth McLain  
Joyce Blue  
Elizabeth Milsten  
Sharon Hileman  
Eugene Roehrich  
Shirley Kennedy  
Dorothy Bairley  
Merilee Boyd  
Barbara Oglesby  
Guillermo Aviles  
Meghan Gluth  
Continued on 2

# HEALTHY NEWS

## THANK GOD THEY BLINKED !!!

The Obama administration reversed itself April 1, 2013, scrapping plans to cut by 2.2 percent the rates paid to health insurers that take part in the Medicare Advantage program. The insurance industry led by UnitedHealthcare and more than 100 members of Congress had objected to the cut in the per capita growth rate, which was proposed in February. The insurers mounted a vigorous campaign, using television ads and phone banks, to persuade lawmakers to oppose the reduction.

On Monday, the Centers for Medicare and Medicaid Services (CMS) announced that it was changing its method of calculating reimbursement rates. Instead of cutting payments for Medicare Advantage plans, it will increase them by 3.3 percent.

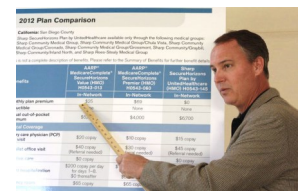
(Editor Note) In my opinion, this move should keep co-pays and benefits equal and similar to what we saw in 2013... for now, we dodged a big hurdle for 2014.

## Join The Healthy News Spring Review

Has it been 5 - 6 months since you heard about the 2013 benefits?

Join me for an hour and I'll cover:

- \* **ObamaCare and it's Effects so far**
- \* **ABC's of Medicare**
- \* **Discuss How Supplement Plans Work**
- \* **Review the Five UnitedHealthcare Advantage Plans**
- \* **Cover (Part D) the Drug Plan and How to Stay Out of the Donut Hole**
- \* **Cover Your Dental Options in Detail**
- \* **Discuss Long Term Care Insurance**



Speaker: Jeff Wetzel, #1 UnitedHealthcare Independent Agent in San Diego

**Wednesday May 8th 2:00 PM**  
**Coco's**  
**16759 Bernardo Center Dr**  
**Rancho Bernardo CA 92128**

**Wednesday May 15th 10:00 AM**  
**Coco's**  
**1280 W Valley Pkwy**  
**Escondido, CA 92029**

Reserve your seat now by calling 877-267-5514. **Seating is limited to 40** per location so **first come first served**. These will be the last meetings I will present until October. If you know of someone that needs help, bring them along. Call early, as a full house is expected. It will be nice to see you again!

**Call 1-877-267-5514 or Email [Info@jeffwetzel.com](mailto:Info@jeffwetzel.com) to confirm**



# May Funnies

## The War Is Over

An elderly Italian man who lived on the outskirts of Rimini, Italy, went to the local church for confession. When the priest slid open the panel in the confessional, the man said: "Father... During World War II, a beautiful Jewish woman from our neighborhood knocked urgently on my door and asked me to hide her from the Nazis. So I hid her in my attic." The priest replied:

"That was a wonderful thing you did, and you have no need to confess that." "There is more to tell, Father.. She started to repay me with sexual favors. This happened several times a week, and sometimes twice on Sundays." The priest said, "That was a long time ago and by doing what you did, you placed the two of you in great danger, but two people under those circumstances can easily succumb to the weakness of the flesh. However, if you are truly sorry for your actions, you are indeed forgiven."

"Thank you, Father. That's a great load off my mind. I do have one more question."

"And what is that?" asked the priest. "Should I tell her the war is over?"



## The Prostate Exam


A middle aged man goes to his regular doctor for his physical and gets sent to a urologist as a precaution. When he gets there, he discovers the urologist is a very pretty female doctor. The female doctor says, "I'm going to check your prostate today, but this new procedure is a little different from what you are probably used to. I want you to lie on your right side, bend your knees, then while I check your prostate, take a deep breath and say 99," The guy obeys and says 99." The doctor says, "Great... now turn over on your left side and again, take a deep breath and say 99." Again, the guy says 99. The doctor said, "Very good. Now then, I want you to lie on your back with your knees raised slightly, I'm going to check your prostate with this hand, and with

the other hand I'm going to hold on to your penis to keep it out of the way. Now take a deep breath and say 99." The old geezer says, "One... Two... Three."

## Cosmetic Surgery

Mildred and Harriet were having a quiet lunch together, and discussing the merits of cosmetic surgery in their golden years. Mildred said, "I need to be honest with you Harriet, I'm thinking about getting a boob job." Harriet responded, "Oh, that's nothing Mildred. I'm thinking of having my big butt bleached!" "Whoa!" replied Mildred, "That's insane... I just can't picture your husband George as a blonde!"

**It takes 7 seconds for food to pass from mouth to stomach. A human hair can hold 3kg. The length of a penis is 3 times the length of the thumb. The femur is as hard as concrete. A woman's heart beats faster then a man's. Women blink 2x as much as men. We use 300 muscles just to keep our balance when we stand. A woman has read this entire text. A man is still looking at his thumb**



Julia Turner Creation

### Birthdays Cont:

- Maria Jacoby
- Carmen Marquez
- Juanita Kear
- Earnestine Hisel
- Linda Crow
- Cruz Diaz
- Herta Kranzle
- Robert Fehling
- Lucille Lewis
- Donna Broyles
- Sydelle Golub
- Marcia Harrod
- Marilyn Miller
- Nora Megginson
- Tomasa Rehm
- Thomas Cervantes
- Thomas Richardson
- Lawrence Luikart
- Cynthia Luikart

### #1 Harry Hecock 100

- #2 Kaye Stellman 93
- #3 Gene Pickarz 92
- #4 Janet Olson 91
- #5 Ellen Ransom 91
- #6 Jesse Seymour 91

**Happy Birthday Harry Hecock our oldest Healthy News Member !!**



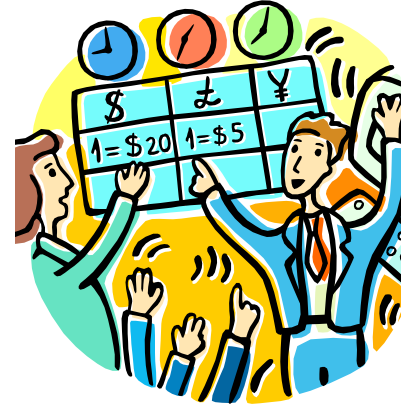
## Coming Soon: Health Marketplaces

Millions of Americans will shop for health insurance in a new way starting Oct. 1st when online insurance exchanges, or marketplaces, open for business in every state.

While most workers will get insurance through their jobs, and people 65 and older will still be covered by Medicare, these new virtual shops will offer insurance plans to small employers and people who buy their own insurance, including those who previously couldn't afford insurance or were denied coverage because of preexisting conditions.

The exchanges could be a lifeline for many older Americans. People 50-64 have had the most trouble of any age group finding coverage, especially if they have preexisting conditions.

Consumers now will be able to compare private insurance plans and purchase coverage that begins Jan. 1, 2014. The Affordable Care Act requires that nearly everyone carry health insurance in 2014 or pay a penalty. Someone who chooses not to buy health insurance will pay a tax of \$95, or up to 1 percent of income, whichever is greater, in 2014. The tax rises to \$695, or 2.5 percent of income, in 2016. In California, the website to check is CoveredCA.com. On the site is a calculator that will give you an idea of how much the monthly premium will be. **Please Note: For anyone on Medicare, this will not apply to you, but for many, this will affect their children.**



*My doctor asked if  
any members of my  
family suffered from  
insanity...*

[www.facebook.com/BoilingMadFrog](http://www.facebook.com/BoilingMadFrog)

*I said nope, we all  
seem to enjoy it!!*

Relatable Post #1216

Dear automatic flushing toilet,  
I appreciate the enthusiasm...  
but I wasn't done yet.

[so-relatable.tumblr.com](http://so-relatable.tumblr.com)

## Healthy News 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 starting this month I'm starting a **Referral Tree** so I may thank those responsible properly. You will see this new column each and every month.

**Deb & Al Marton** referred **Paulette Millander**

**Paulette Millander** referred **Linda Cohn**

**Linda Cohn** referred **Pat Ponich**

**Margaret Risse** referred **Kim Standen**

**Neal Harris** referred **Pam Baltis**

**Bill Chaffin** referred **Lynn Cassidy**

**Kaye Stelman** referred **Judy Greene**

I know I missed many so please call me or email me so I may get you included. This should have been done a long time ago, but some great ideas take time to hatch. Obviously, If you know of someone I can help, turning 65 or just now retiring, please forward them my name. Thanks So Much !!

## Seniors Getting Scammed

What is wrong with people these days? It makes me sick to watch the news and see the Sandy Hook School shootings or the movie theatre shootings in Colorado and now the bombings at the Boston Marathon. It's probably a good thing I'm not in charge in Boston because about 30 seconds after that 19 year old kid said, 'I did it' he would have been taken out back and justice would have been served right then. I feel bad for those innocent people that just happened to be in the wrong place at the wrong time when these clowns decided they wanted to go out in a blaze of glory. I recently read about a San Diego North County couple that bilked seniors out of nearly 2 million dollars. The scam was selling phony "in-home services agreements" for tasks such as cooking, cleaning and bathing. This couple swindled 238 San Diego seniors that they know of and more are coming forward. I sincerely hope it's not any of our Healthy News members. PLEASE, PLEASE, PLEASE...



### Protect Yourself.

If you have a situation you need a second opinion on, please run it by me first. If it's such a good deal, it will still be available a few days from now. The same for phone sales. If you receive a call trying to sell you something here's what you need to say. **"Call my agent Jeff Wetzel at 877-267-5514 and run it by him, if he says I should do this, I will, but I need to hear it from him first."** I would be happy to tell them where they can shove it.

Recently I met a gal in Escondido that turned 65 in January. She called and set an appointment with an agent. She revealed she was being treated for cancer and needed a plan that would take care of the medical bills. The agent recommended a plan for her and was on his way. A couple of months later the bills started rolling in from the cancer treatments. The agent would not return her phone calls so she stopped her treatments because she could not afford the payments. Luckily, through a referral, I was contacted and immediately canceled that plan and put her on the correct plan so she could resume her cancer treatments. The moral of the story is there are agents out there with "Somebody Insurance Services" on their card that are allowed to represent UnitedHealthcare but don't really know what they are doing. **Here is the Golden Rule, Unless it Says "UnitedHealthcare" in big blue letters on their business card, don't deal with them.** I'm sure they are nice people but some of these agents are clueless. Just thought you should know.

## Personal Notes: My Friend Dave

This month I have written the personal notes over and over. The fact is in a few hours I will be attending the funeral of my friend of more than 20 years, Dave Phelps. One of the benefits of getting to know so many great people is hearing the stories and interesting lives they have lived. I hear of the greatest triumphs in their life and also the depths of despair in war and personal tragedy. Rarely does a week go by that one of our Health News members, and more personally, someone that put their faith and trust in me, passed away.

Dave and I came up through the PaineWebber system years ago. Our wives became friends and as our families grew, our children grew up together and became friends. About 16 months ago Dave was diagnosed with terminal brain cancer. After the shock and realization finally set in, we spent a lot of quality time together.

Dave loved being on the water and so every time we had a chance we would take him on our boat and cruise around Mission Bay and when the waves would allow, cruise down to San Diego harbor. My friend Dave was 55 years old. Dave was always proud of my accomplishments at UnitedHealthcare and always said my greatest gift was being able to help so many, especially with the headwind we face in Medicare today. Every night I ask God for the strength to help as many as I can, and the knowledge and wisdom to do what is right. Rest in peace, my friend. You will be missed by everyone whose life you touched.

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

Jeff Wetzel #1 UnitedHealthcare Independent Agent San Diego County 2010-2013