



October Birthdays

- Evelyn Lasswell
- Gene Johnson
- Ted Gaasch
- William Lindsay
- Gordon Henslee
- Julie Guinane
- Dolores Ramirez
- Gary Crandall
- Charles Zaremba
- Joann Trout
- Chris Cannizzaro
- Clifford Merriott
- Walter Young
- Emily Macon
- Glenn Griffith
- Sharon Barbin
- Donald McGrenera
- Arlene Tessel
- Frank Torres
- Chrisoula Towl
- Evelyn MacNamara
- Charlene Apple
- Nancy Deering
- Doris Brown
- Margarete Sollmann
- Stella Franks
- Sybil Carlson
- Farrell Larsen
- Donald Brenner
- Melinda Bloom
- Theresa Rios
- James Taylor
- Jean Allen
- Joan Suffredini
- Peter Portanova
- Audrey Solo
- Carolyn Ekstedt
- Thomas Day Jr
- Richard Grothen
- Maurice Recame
- Therese Dolkas
- Shari Griffin
- Terry Grimes
- Matilde Warren
- Albert Gomez
- Lynn Cassidy
- John Blankenbeckler
- Gary Carmichael
- Barbara McCluan
- Diane Hoptar
- J.D. Fear
- Dolores Wingate
- Barbara Zimmer

Birthdays Cont. 2

BRIDLEWOOD NEWS

GENERIC MEDICINE \$0 BY MAIL-ORDER

The 2016 benefits are out and the UnitedHealthcare drug plans have a pleasant surprise starting January 1st 2016. When ordering your tier 1 and 2 generics through the Optum Rx Mail Order Service, you will get your 90 day generics for free!

Join us for the start of the season and find out the new changes for 2016

RSVP for The New Medicare 2016 Kick-Off Meeting

With the new Medicare season just around the corner, now is the time to reserve your seat at this year's kick-off meeting being held at Stoneridge Country Club in Poway.

Wednesday, October 7th
1:00 pm—2:30 pm
Stoneridge Country Club
17166 Stoneridge Country Club Lane
Poway, CA 92064

Be the first to see the new benefits that your plan will offer for 2016. You can RSVP at www.Bridlewoodinsurance.com or by calling 1-877-267-5514.

Medicare Community Meetings Every Saturday Morning

Can't make the Kick-Off meeting on Oct 7th? Bridlewood will conduct weekly Medicare community meetings starting Oct. 3rd—Dec 5th. (Except Thanksgiving Weekend) RSVP at Bridlewoodinsurance.com or call 1-877-267-5514

Every Saturday 10 AM
Arch Health Partners
15611 Pomerado Rd Ste 400
Poway 92064

Every Saturday 10 AM
Mike's BBQ
1356 W Valley Parkway
Escondido 92029



October Funnies

Ticket Excuse

A man was driving home late one afternoon, and he was driving above the speed limit. He notices a police car with its red lights on in his rear view mirror.

He thinks "I can outrun this guy," so he floors it and the race is on. The cars are racing down the highway -- 60, 70, 80, 90 miles an hour. Finally, as his speedometer passes 100, the guy figures he can't outrun the cop and gives up. He pulls over to the curb.

The police officer gets out of his cruiser and approaches the car. He leans down and says "Listen mister, I've had a really lousy day, and I just want to go home. Give me a good excuse and I'll let you go."

The man thought for a moment and said, "Three weeks ago, my wife ran off with a police officer. When I saw your cruiser in my rear view mirror, I thought you were that officer and you were trying to give her back to me!"

New Entrance Policy in Heaven

One day, Heaven suddenly became extremely full, and something had to be done. So it was decided to have St. Peter wait at the gate and ask everyone how they died. If it was a grisly story they told, they could go ahead into Heaven. But if not, they had to go to Hell.

The first man walks up and St. Peter tells him what's happening. "You see, Heaven is quite full today, and we have to ask everyone how they died. If it sounds good, you can go ahead. But if not, you go to Hell." "Ok," the man says. "Well, for awhile I'd been suspecting my wife of cheating on me. So today I thought I'd leave work early and catch her.

Sure enough, I got to my apartment and she was lying naked on the bed. I ran all over the apartment searching for the man but couldn't find him.

Then I remembered that we lived on the 25th floor of an apartment building, and we have a balcony. And sure enough, there was the man, hanging off my balcony. I beat at his hands and he just wouldn't let go, so I ran and got a hammer and beat his hands until he fell into the bushes below. I saw he was still alive so I got the refrigerator and pushed it over the edge on top of him. But the strain of the effort gave me a heart attack and I died."

"Wow!" St. Peter said. "That's really is bad! You can go ahead..."

The next man walked up and St. Peter gave his spiel about Heaven being full and the man would have to tell his story. "Ok," the second man said. "So I live on the 26th floor of an apartment building, and everyday I do exercises on my balcony. Well, today I fell over the edge, but luckily I caught the railing of the balcony below me." "Suddenly, this man came running out and started beating at my hands. He ran back inside and I thought I was safe, but then he came back out with a hammer and beat my hands again. I finally fell off, but luckily I landed in the bushes below and they saved my life. But that wasn't enough for the man because he pushed his refrigerator over the edge and it landed on me and killed me. And now I'm here."

"Wow", said St. Peter, "that's a good one too! You can go ahead..."

The third man walked up and St. Peter again gave his spiel about Heaven being full and the man would have to tell his story of how he died. "Ok," the third man said. "I don't know what happened. I was minding my own business hiding naked inside this refrigerator..."



Birthdays continued:

- Rose Borges
- Edwina Vanscoder
- Leanne Page
- Edward Hocking
- Karen Heinrich
- Gail Morris
- Beverlee Poppish
- Jonny Gu
- Jimmy Dutton
- Derek Tatum
- Joseph Vosmik
- Lita Kennedy
- Eileen Durkee
- Rudy Gulde
- Ronald McKinney
- Monique Najafi
- Craig Hayden
- Cathryn Nurnberger
- Rocco Baldino
- Nancy Shahan
- Walter Szandzik
- Lucille Dalbey
- Connie McCall
- Howard Auten
- Warren Pape
- Pat Kujawski
- Barbara Sanders
- Peggy Lafferty
- Kim Phan
- Teresa Goode
- Fe Alcorn
- Stephanie Kicinski
- Wendy Keller
- Phil Sager
- Scott Lawn
- Gail Stoewer
- Bruce McCullough
- Marcia Robinson

Birthdays Continued on Page 3

Agent of Record

This is the time of the season that we need to talk about Agent of Record or AOR. With Medicare season comes every lousy health insurance agent crawling out of the woodwork trying to get your business. Every year, I'll have a dozen or so members that don't listen and sign with someone else. They end up with a crappy plan, stuck with a crappy doctor and network and it's one billing problem after another. The best part is they come back to me and want me to fix it! **In this business, the person you sign your Medicare plan with becomes your agent.** Don't be fooled by the plans offering \$0, \$0, \$0... for everything. I guarantee they are going to cost you something and it's usually when you need the insurance the most. Don't sign anything! Don't call telesales, they can switch you right over the phone and you will probably never hear from or find that person again. **Tell your friends, don't deal with anyone except a Bridlewood Insurance Agent!**



Not Drawing on Social Security? You Better Read This

By now, most experts agree there probably will not be a cost-of-living adjustment in Social Security benefits for 2016. This would be only the third time in the past 40 years that no COLA would be paid on Social Security benefits. Those who have elected to wait to draw their Social Security benefits and new Medicare enrollees in 2016 — will probably pay higher Medicare premiums next year.

The decision not to increase Social Security benefits in 2016 is the result of low inflation over the past year. No Social Security COLA means no Medicare premium hike for most beneficiaries.

That's because the Social Security Act contains a "**hold harmless**" provision that protects the vast majority of Social Security beneficiaries from paying a larger increase in Medicare Part B premiums than they receive in Social Security COLA increase in order to avoid a reduction in their net Social Security benefit. Normally, Medicare Part B premiums are deducted from monthly Social Security benefits. But the hold-harmless provision does not apply to Medicare beneficiaries who are subject to premium surcharges because their modified adjusted gross income tops \$85,000 for individuals or \$170,000 for married couples. **Neither do the hold harmless protections apply to Medicare beneficiaries who are not yet collecting Social Security benefits, including those who choose to wait to draw their benefits, nor to new Medicare enrollees in 2016.**

The recently released 2015 Social Security and Medicare Trustees report projected a 52% increase in Medicare Part B premiums for 2016. The actual increase will be

Birthday's Continued

- Mary Rubalcava
- Sharron Daniels
- Robert Hitchcock
- Francisco Rubalcava
- Cynthia Casady

90 + Club

- Chris Cannizzaro 96
- Cliff Merriott 92
- Walter Young 90
- Cathryn Numberger 90
- Walter Szandzik 90
- Warren Pape 90

Happy Birthday to our Bridlewood 90 Plus Members!

That's what clean living and reading Bridlewood News will do for you!

Income-related Medicare Part B premiums

2016 premium projections based on 2014 MAGI

	Income thresholds				
	<\$85K	\$85K-\$107K	\$107K-\$160K	\$160K-\$214K	>\$214K
Single	<\$85K	\$85K-\$107K	\$107K-\$160K	\$160K-\$214K	>\$214K
Married	<\$170K	\$170K-\$214K	\$214K-\$320K	\$320K-\$428K	>\$428K
2015	\$104.90	\$146.90	\$209.80	\$272.70	\$335.70
2016-Held harmless	\$104.90				
2016-Not held harmless	\$159.30	223.00	318.60	414.20	509.80
Premium level	Standard premium	1.4 x standard premium	2.0 x standard premium	2.6 x standard premium	3.2 x standard premium

Sources: Centers for Medicare and Medicaid Services as compiled by the Centers for Retirement Research at Boston College

Thinking Outside the Box October Problem

You have just walked into a dark two-story house. There are three light switches on the first floor A, B and C. Only one of the switches works, and it turns on the light on the second floor. You cannot see the second floor light from the first floor and there are no windows in the building, but you do have a flashlight. You can only make one trip up the stairs, and you can only flip one switch at a time. How do you determine which of the three switches turns on the light on the second floor ?



Please email your answer to info@bridlewoodinsurance.com. Please include your name address, shirt size and who your Bridlewood agent is. All correct entries will be sent a Bridlewood T-Shirt

September Problem– Congrats to the 22 winners !!

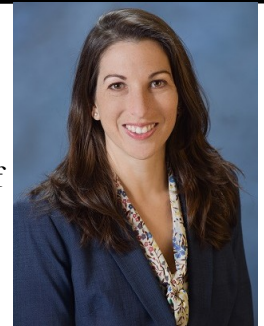
You have two buckets - one holds exactly 5 gallons and the other 3 gallons How can you measure out 4 gallons of water into the 5 gallon bucket ? (Assume that you have an unlimited supply of water and that there are no measurement markings of any kind on the buckets.)

Answer to the Puzzle: 1) Fill the 3-gallon bucket, dump it into the 5-gallon bucket
 2) Fill the 3-gallon bucket, fill the 5-gallon, leaving 1 gallon left in the 3-gallon bucket
 3) Empty the 5-gallon bucket
 4) Dump the 1 gallon from the 3-gallon bucket into the 5-gallon bucket
 5) Dump one full bucket from the 3-gallon bucket on top of the 1 gallon in the 5-gallon bucket You're left with four gallons of water in the 5-gallon bucket.

Bridlewood Spotlight– Jennifer Young

Does it take forever to see your doctor? Why not try a Physician's Assistant.

Jennifer Young, grew up in Encinitas, CA. She attended medical school at Yale School of Medicine in the Physician Associate Program. She began practicing medicine in 2012 and became a Physician Assistant to have a career with lifelong learning that allows her to be an integral part of the community while supporting others to attain better health and live a healthier lifestyle. Her philosophy as a care provider is to work as a team with the patients she cares for. She makes herself available to make recommendations, to provide education and to assist patients in medical decision making. But ultimately, the decisions are up to them.



She has traveled to places in Mexico, Costa Rica, Eastern and Southern Africa (including a one month medical rotation in Uganda), Europe, Australia, New Zealand, French Polynesia and all over the United States. In her spare time, Jennifer likes to cook, travel, hike, camp, snowboard and do yoga. Jennifer can be found at Arch Health Partners. To contact her, call 858-675-3120.

Personal Notes: On your mark, get set, and away we go....

The Medicare season starts October 1st and it's pretty much a sprint until December 7th. So in my world, on September 30th, I give my wife a big sloppy kiss and tell her I'll be back in 9 weeks. My body will be home every night, but my head will be going in a hundred different directions.

There are a lot of people that will need help this year. The Anthem and Healthnet PPO plans are leaving San Diego. The Supplement plans are raising prices, and the stand alone prescription drug plans raising prices. Also the deductibles are going from \$320 to \$360. (Wasn't the Affordable Care Act supposed to lower prices?)

I Need Your Help: I need you to gather a group together, whether you're at a mobile home park with a community center, or maybe you live at an assisted living facility, or just a gathering at your home. People need help and they need to have someone that specializes in Medicare Insurance to help them. Maybe you know someone at the local senior center or a group of seniors at your church? The point is, that time is limited and I need to help as many as I possibly can. At the end of the day we really have our Faith, Family, Health and Finances. The first two are up to you but your Health and Finances are my area of expertise. The better you manage your health insurance, the more you will keep of your Finances. Call me and let's help as many as we can! See you soon.

Jeff Wetzal, President of Bridlewood Insurance , 1-877-267-5514,