



November Birthdays

- Patricia Reeves
- Francis Koludrovic
- Rose Rosenberg
- Janice Nordby
- Marguerite Feke
- William Fukuhara
- Elaine Pierce
- Dorothy Medina
- Jose Dominguez
- Teddy Mayfield
- Paula Yellam
- Julia Diaz
- Martha Salkin
- Mei Garnevicus
- Peter Roth
- Ronald Lemire
- Juanita Minick
- Ann Lindley
- Martha Gordo
- Madge Eakins
- Nancy Merriott
- Marie Wilson
- Neal Hook
- Rose Schumaker
- Carl Abbey
- Lorraine Woody
- Jack Hedges
- Min Chen
- Hiroko Ouchi
- Shirley Meyer
- Doral Galia
- Tho Nguyen
- Marvin Dornan
- Gereline Hanson
- Joanne Gulde
- Donald Packwood
- John Lin
- Herbert McCall
- Dorina Prince
- Mary Deans
- Donna Fishman
- Loretta Bell
- Sung Eun
- Paul Lee
- Robert Carter
- Suellen Rubinstein
- Robert Long
- Francis Shields
- Carole Marshall
- Ruthann Thompson
- Sharon Ingram
- Joyce Brown
- Waldemar Willemse

HEALTHY NEWS

Home Screening Test For Colorectal Cancer

Over the weekend, news services far and wide announced Cologuard, a home test with a high sensitivity for detecting the presence of colorectal cancer (and malignant precursor growths), would be available for the first time. Centers for Medicare & Medicaid Services (CMS) has proposed covering Cologuard under Medicare. The news is that it might be time for patients to ask their doctors to prescribe them the test. When colorectal cancer is found and treated early, the five-year survival rate is about 90 percent. While early diagnosis is key to preserving lives, a colonoscopy, the most thorough screening test, is not only expensive, but it requires a patient to fast the day before while also taking diuretics. Now there's a much easier test covered under Medicare.



How Does It Work?

Cologuard uses DNA technology to look for abnormalities in your stool. Since the lining of your colon naturally sheds cells, if you have cancer or precancer cells in your colon, they will be picked up by the stool as it passes through your colon. A patient who is prescribed the Cologuard test by a doctor will simply place a stool sample in the collection kit and then send the kit to the lab at Exact Sciences (the manufacturer) for testing in a pre-paid mailer — much like returning a Netflix video.

Importantly, Cologuard does not require any preparation: no fasting, dietary restrictions, or diuretics necessary. Patients learn of their results, through their doctors, in as little as two weeks. If the test is positive, a patient will verify the results by undergoing a colonoscopy. Though Cologuard tests for altered DNA, it is not a genetic test and does not provide information on inherited risk.

According to the FDA, a clinical trial that screened 10,023 people compared the performance of Cologuard against the fecal immunochemical test (FIT), a commonly used stool test for screening colorectal cancers. Cologuard detected 92 percent of colorectal cancers and 42 percent of advanced polyps, compared to the FIT screening test, which detected 74 percent of cancers and 24 percent of advanced polyps.

UnitedHealthcare Coupon Books are History

UnitedHealthcare has redesigned how monthly premiums are billed to those members who previously received coupon books. This change occurred on September 5, 2014.

Members who have already received their Coupon Book for the 2014 plan year or did not change their plan or method of payment will begin receiving bills in December.

This change is occurring to better serve UnitedHealthcare members by simplifying and creating transparency with the billing system and also to improve customer service by eliminating conflicting communications members might have received in the past.





November Funnies (Please don't read if you're easily offended)

New Primary Doctor

George recently picked a new primary care doctor.. After two visits and exhaustive lab tests, the doctor told George he was doing 'fairly well' for his age. (George just turned sixty-two).

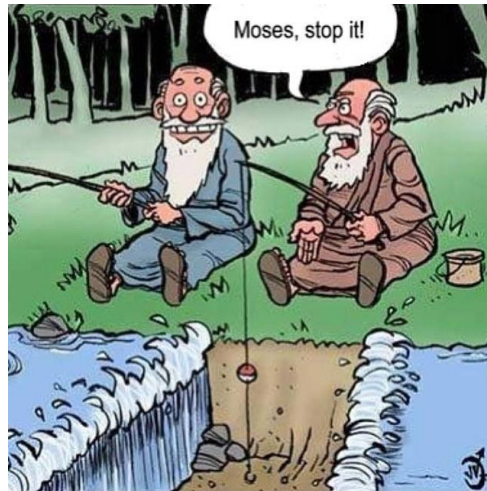
A little concerned about that comment, George couldn't resist asking him, "Do you think I'll live to be 80?"

The doctor asked, "Do you smoke tobacco, drink beer, wine or hard liquor?"

"No," he replied. "I'm not doing drugs, either!"

Then the doctor asked, "Do you eat rib-eye steaks and barbecued ribs?" George replied, "Not much... my former doctor said that all red meat is very unhealthy!"

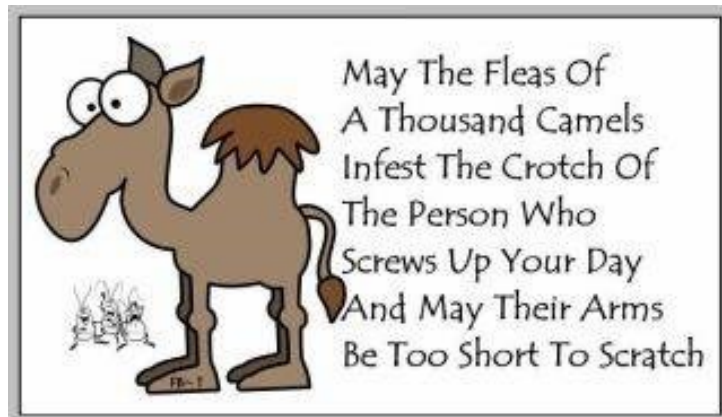
"Do you spend a lot of time in the sun, like playing golf, boating, sailing, hiking, or bicycling?" "No, I don't," George replied. The doctor then asked, "Do you gamble, drive fast cars, or have lots of sex?" "No, I don't", George said. The doctor looked at George and said,.. "Then, why do you even care?"



Never Be Late

A Priest was being honored at his retirement dinner after 25 years in the parish. A leading local politician and member of the congregation, was chosen to make the presentation and to give a little speech at the dinner. However, he was delayed, so the Priest decided to say his own few words while they waited:

"I got my first impression of this parish from the first confession I heard here. I thought I had been assigned to a terrible place. The very first person who entered my confessional told me he had stolen a television set and, when questioned by the police, was able to lie his way out of it. He had stolen money from his parents, embezzled from his employer, had an affair with his boss' wife, taken illegal drugs, and gave VD to his babysitter. I was appalled. But as the days went on I learned that my people were not ALL like that and I had, indeed, come to a fine parish full of good and loving people."



Just as the Priest finished his talk, the politician arrived full of apologies at being late. He immediately began to make his presentation: "I'll never forget the first day our parish Priest, Father Flannery, arrived," said the politician. "In fact, I had the honor of being the first person to go to him for confession."



Moral of the story: Never, Ever, Ever Be Late!

Birthdays continued:

- Keith Miller
- Carolyn Curtice
- Alireza Vakili
- Jessica McCarroll
- Judith Brenner
- Roberta Fender
- Lawrence L'Heureux
- Stephen Griffin
- Gitty Roozbehan
- Susan Manning
- Linda Carston
- Yolanda Fleet
- Eda Adelman
- Mary Ellen Berry
- Charles Dimmitt
- William Brown
- Maureen Krause
- Audrey Johnson
- Marilyn Nichols
- Wesley Thornton
- Clasina Willemse
- Sonia Tokman
- Patricia Tortorich
- Bethany Hurley
- Peter Bonavich
- Elaine Walters
- Caren Martello
- Fausto Medina
- William Alford
- Maria Bowman
- Maryann Perry
- Barbara Todoulakis
- Everett Ricker
- Kathye Castaneda
- Sammantha McDonald
- Mary Ann Kniest
- Richard Plant
- Margaret Simms
- Kelly Gilmore

Go To Page 3 To See The 90+ Club Members For November

THESE ARE ACTUAL COMPLAINTS RECEIVED BY "THOMAS COOK VACATIONS"

Page 3

FROM DISSATISFIED CUSTOMERS:

1. "I think it should be explained in the brochure that the local convenience store does not sell proper biscuits, like custard creams or ginger nuts."
2. "It's lazy of the local shopkeepers in Puerto Vallarta to close in the afternoons. I often needed to buy things during 'siesta' time -- this should be banned."
3. "On my holiday to Goa in India, I was disgusted to find that almost every restaurant served curry. I don't like spicy food."
4. "We booked an excursion to a water park but no-one told us we had to bring our own swimsuits and towels. We assumed it would be included in the price."
5. "The beach was too sandy. We had to clean everything when we returned to our room."
6. "We found the sand was not like the sand in the brochure. Your brochure shows the sand as white but it was more yellow."
7. "They should not allow topless sunbathing on the beach. It was very distracting for my husband, who just wanted to relax."
8. "No-one told us there would be fish in the water. The children were scared."
9. "Although the brochure said that there was a fully equipped kitchen, there was no egg-slicer in the drawers."
10. "We went on holiday to Spain and had a problem with the taxi drivers as they were all Spanish."
11. "The roads were uneven and bumpy, so we could not read the local guide book during the bus ride to the resort. Because of this, we were unaware of many things that would have made our holiday more fun."
12. "It took us nine hours to fly home from Jamaica to England. It took the Americans only three hours to get home. This seems unfair."
13. "I compared the size of our one-bedroom suite to our friends' three-bedroom and ours was significantly smaller."
14. "The brochure stated: 'No hairdressers at the resort.' We are trainee hairdressers, and we think they knew and made us wait longer for service."
15. "When we were in Spain, there were too many Spanish people there. The receptionist spoke Spanish, the food was Spanish. No one told us that there would be so many foreigners."
16. "We had to line up outside to catch the boat and there was no air-conditioning."
17. "It is your duty as a tour operator to advise us of noisy or unruly guests before we travel."
18. "I was bitten by a mosquito. The brochure did not mention mosquitoes."
19. "My fiancé and I requested twin-beds when we booked, but instead we were placed in a room with a king bed. We now hold you responsible and want to be reimbursed for the fact that I became pregnant. This would not have happened if you had put us in the room with twin beds that we booked."

The 90 + Club

Members For November

Martha Gordo 95

Madge Eakins 94

Nancy Merriott 92

Marie Wilson 91

Neal Hook 91

Bethany Hurley 91

William Brown 90

Rose Rosenberg 90

Happy Birthday to our club members. That's what clean living and reading Healthy News each month will do for you !!

Healthy News November 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.

Helene Freemon referred **Carl Vinz**

Charlie Carpenter referred **Gary Knight**

Kay Thompson referred **Robin Lachappell**

Diana Natale referred **Tom Hogan**

As a **Token of my Appreciation** to those that are out promoting and referring new members to me, for the month of November, 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 or 2015, 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 !!**



11/1/14	10:00 am	Saturday	Coco's	16759 Bernardo Ctr Dr	Rancho Bernardo	92128
11/4/14	10:00 am	Tuesday	Broken Yolk	11630 Carmel Mtn Rd	San Diego	92128
11/06/14	2:00 pm	Thursday	IHOP	1020 W San Marcos Blvd	San Marcos	92078
11/11/14	2:00pm	Tuesday	Coco's	16759 Bernardo Ctr Dr	Rancho Bernardo	92128
11/13/14	2:00 pm	Thursday	Coco's	1280 W Valley Prky	Escondido	92029

A complete list will be available on the web site www.bridlewoodinsurance.com. Just click on "Upcoming Events." You can RSVP for any of the meetings online, or by calling **1-877-267-5514** and leaving a message.

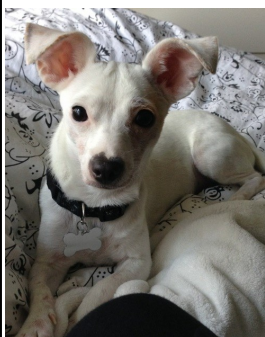
346 Medicines Prices are Slashed in Half

In 2015, there has been an increase in the number of medications on tier 1 of the formulary for the UnitedHealthcare Medicare Advantage-Part D plans. Many of the medications most commonly used by Medicare beneficiaries will be available for a lower copay. The generic versions of Lipitor, Synthroid, Actos, Coumadin, Fosamax, Singulair and 346 other drugs will move to tier 1. This means the co-pays on these drugs will be lowering from \$8 per month on Tier 2, to \$4 per month on Tier 1. More than half of Medicare Advantage-Part D members use at least one medication that is moving into a lower tier of the formulary and will be available for a lower copay in 2015. Also, if you use the Preferred Mail Service Pharmacy (provided by OptumRx™), you get a discount on tier 1 and tier 2 generic medicines as you can pay for 2 months and get the third month for free. Many Advantage plans have a \$0 month premium and will continue to include prescription drug coverage, giving members access to medications without having to pay a separate premium for a stand-alone Part D plan.



Personal Notes:

My daughter, Lexy, is now a sophomore at UC Davis, studying to be a Veterinarian. One of her recent class projects was to foster a pet from the homeless shelter for three weeks, and then you had the option of adopting the pet or sending it back to the shelter. Well you can probably guess where this story is going.... so Lexy fosters a little white Jack Russell-Chihuahua mix dog, and as her three weeks are coming to an end, she has fallen head over heels in love with this dog. Of course her apartment won't allow dogs, so we get the phone call that if we don't rescue this poor little dog, it's going to be shipped to a shelter in Canada, where who



knows what will happen to it. I said "No", the wife said "Yes", so now we have another dog in the family. Our dog pound now consists of 3 dogs, and granted, the oldest one was a rescue dog from Hurricane Katrina and is now 15 years old and just about ready for that 'big fire hydrant in the sky', so the closing argument was dog #2 will need a playmate after the first one is gone. So now the newest edition and dog number 2 have become best friends and don't go anywhere without going together. So sometimes things work out for the best.

"Thank you" to the 225 people that turned out for the kick-off meeting in Escondido in 102 degree weather. Also, thank you to all the well-wishers for my new company of Bridlewood Insurance. We grew so fast, I'm still trying to catch up, but I'm now getting a handle on things. We are already the largest Medicare-only independent insurance firm in San Diego with 45 agents. By this time next year, we will probably double in size again, as we are finding there is so much need for our services. I thank all of you who have been there from day one, and have watched us grow. It's exciting, overwhelming and a lot of work, but I want to build a Medicare Insurance firm, and deliver first class service we can all be proud of. **Thank You, God Bless you, and enjoy your family and friends over the Thanksgiving holiday!**

Jeff Wetzel, President of Bridlewood Insurance Services 1-877-267-5514

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