



December Birthdays

Mary Herman
Betty Alspaugh
Melvin Florence
Gene Wilson
Manuel Valverde
Angeline Demitrakos
Ida-Mae Cummings
Ruth Sammons
John Avellino
Maria Avellino
Kimiko Littlefield
William Schloeder
Joseph Mulcahy
Gale Stoikes
Mary Smiley
Susan Pliner
Sue Hooten
Naomi Torchin
Charlene Kane
Nancy Lekus
Ralph Ransom
Harold Corp
David Gillispie
Joan Krupezak
Lios Reichert
Karen Cunningham
Dirk DeWinter
Charles Carpenter
Jesus Ochoa
Lois Prall
Sandra Honor
Carmen Roush
Rose Bagaybagayan
Richard Dill
Yoshiaki Tanaka
Eva Latz
Christine Brown
Irene Bauer
Steven Humphrey
Ray Lubeck
Joan Stocker
Howard Bailey
Richard Templeton
Joseph Lawless Jr.
Beverly Dupraz
Patricia Hardy
Mary Roth
Rose Marie Bowman
Diane Zahn
Ila Archer
William Fox
Myrna Reese
Diane Marquard
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HEALTHY NEWS

FINAL DAYS AS DECEMBER 7TH LOOMS

With about a week to go, the final touches for your 2014 Medicare plan need to be taken care of. There are some common questions, so let's address them now.

If I like my plan I have now in 2013, do I need to sign anything to continue in 2014? *No, Your plan will automatically roll into next year and there is nothing you need to sign. If I am your agent of record, you'll be stuck with me for another year*

If I wanted to change doctors, do I need to do that by December 7th also? *No, you can change your doctors every month of the year.*

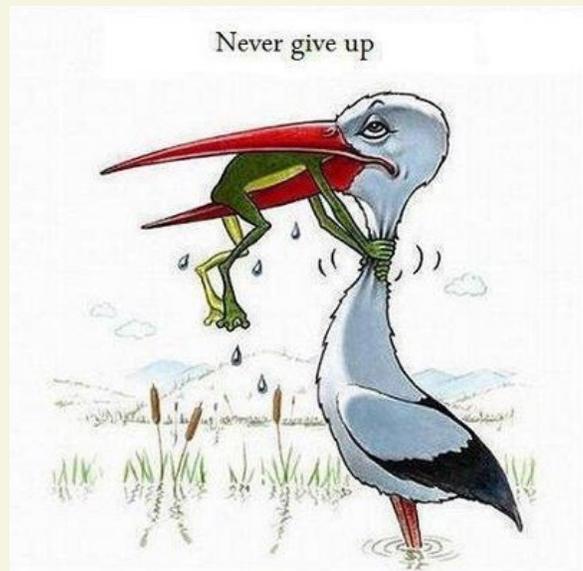
I received my new card but it has a different doctor's name on the card? *With all the changes in doctor networks lately, sometimes this happens. Call customer service at 1-800-950-9355 and request the correct doctor be added to your card so Jan. 1st, you'll be ready. If there is a problem, get me involved.*

For Medicare Supplement Plan Members That Want To Change From Plan F to N

Many have supplement plans that we started on the F plan to avoid the \$147 deductible until the start of the year. To change to plan N with a January 1st 2104, start date call 1-866-387-7550 and tell them you want Plan N and to start Plan N the first of the year. If you are unsure, please call me and I will do a quick review and help you make the change.

Blue Sky Drugs

Many have asked for help and advice with prescription drug costs. Some have found themselves in the dreaded doughnut hole, in which you're paying 47 1/2% of the total cost of the medicine. Blueskydrugs.com is an alternative to paying for name brand drugs that are unable to be purchased in this country because of laws preventing generic medicine from being sold. A drug manufacturer enjoys a period of 12 years in this country of exclusive use before generics can be developed. In other countries like Canada, the drug company only enjoy 5 years. So many generic drugs are available by mail order from Canada, that we won't see in the States for another 7 years. One example is Viagra which is \$35 per pill here but the generic Sildenafil 100 mg out of Canada is under \$2.50 a pill. They have a toll free number of **1-866-995-7387** for any follow up questions.





December Funnies

(Warning, please don't read if you are easily offended)

The Christmas Invitation

Mick had been in Police work for 35 years. Finally sick of the stress, he quits his job and buys 50 acres of land in Alaska as far from humanity as possible. He sees the postman once a week and gets groceries once a month. Otherwise it's total peace and quiet. After six months or so of almost total isolation, someone knocks on his door. He opens it and a huge, bearded man is standing there. 'Name's Cliff, your neighbor from forty miles up the road. Having a Christmas party Friday night. Thought you might like to come at about 5:00....' 'Great', says Mick, 'after six months out here I'm ready to meet some local folks, Thank you.' As Cliff is leaving, he stops. 'Gotta warn you. Be some drinking'... 'Not a problem' says Mick. 'After 25 years in the business, I can drink with the best of 'em'. Again, the big man starts to leave and stops. 'More 'n' likely gonna be some fighting' too..' 'Well, I get along with people, I'll be all right!. I'll be there. Thanks again.' 'More'n likely be some wild sex, too,' 'Now that's really not a problem' says Mick, warming to the idea. 'I've been all alone for six months! I'll definitely be there. By the way, what should I wear?' 'Don't much matter as it's just gonna be the two of us.'



An 82 year-old man went to the doctor to get a physical.

A few days later the doctor saw him walking down the street with a gorgeous young lady on his arm. A couple of days later the doctor spoke to him and said, ' You're really doing great, aren't you? ' He replied, 'Just doing what you said, Doctor: Get a hot mamma and be cheerful.' The doctor said, 'I didn't say that. I said, You got a heart murmur. Be careful.'

Santa Claus Applying for Social Security.

Santa was waiting in line for quite a long time and finally arrived at the counter. The woman behind the counter asked Santa for his identification to verify his age. He looked in his pockets and realized he had left his wallet back at the sleigh. Santa told the woman that he seemed to have left his wallet, and will I have to go retrieve it and come back. The woman says, "Unbutton your shirt." So Santa opens his shirt revealing lots of curly silver hair. She says, "That silver hair on your chest is proof enough for me," as she processes his Social Security application.

When Santa gets back to the North Pole, he excitedly tells his Mrs. Claus about his experience at the Social Security office. Unexcited about the news Mrs. Claus says, "You should have dropped your pants Santa -- you might have qualified for disability, too."



Birthdays Cont:

- Fred Brandt
- William Ziegler
- Yen Hsu
- Janice Oconnor
- William Porter
- Cristina Hahn
- Marion Goodhart
- Donna Wiens
- Liselotte Geist
- Lynn Johnson
- Pamela Smith
- Albert Hoffman
- Joe Hewitt
- Sharon Ruth
- Phuong Storek
- Jill Stock
- Red Bradshaw

Congratulations to the 90 Plus Club

1. Angeline Demitrakos 95
2. William Fox 94
3. Ralph Ransom 93
4. Mary Smiley 90

Happy Birthday to all our December members I hope you have a special day.





Covered CA Training Nearly Completed

As many of you know, I have been working to be a Certified Covered California Health Agent. The first part consisted of sitting through an 8-hour power point presentation, taking and passing a 75 question test with at least an 80% score. Next, get appointed with each insurance carrier and sign contacts with each of them. Each step of the way, you have to wait for approval so everything takes twice as long. Call me if you have someone that needs coverage. 1-877-267-5514
Almost ready !!

Never Be Alone Again With 5 Star

Not all medical services are created equal. While some limit you to your home, The 5Star is powered by one of the nation's largest and most reliable wireless networks. Like a cell phone, it works at home or when you're away from home - out for a walk, shopping, even when you're out of town.

And it's not only for falls and emergencies. In any uncertain or unsafe situation, you'll have unlimited access to immediate help. Perhaps you're having car trouble, you've gotten lost while traveling or you've witnessed an accident. Just press the button to speak with a highly trained 5Star Agent. With the 5Star patented GPS, Agents can determine your location and get you the help you need.

At only \$14.99 per month, 5Star Urgent Response saves you over \$200 per year in monthly fees, making it the most affordable medical alert service compared to other personal emergency response services.

No Contracts, No Cancellation Fees, No Equipment to install Call [1-800-650-6044](tel:1-800-650-6044) or www.greatcall.com/5star

Healthy News December 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 thank those responsible, properly.



Pat Hering referred **Jimmy Dutton**
Marilyn Hoffman referred **Harold DeWall**
Terry Jacobs referred **Mr. Lynch**
Mary Waldron referred **Virginia Reed**
Jimmy Dutton referred **Terry McFadden**
Annie Aguilar referred **Rebecca Tacty**
Gladys Deboer referred **Ida Murray**

Cliff Merriott referred **Donna Peterson**
Pat Smith referred **Dorothy Davis**
Jimmy Dutton referred **Sharon Ruth**
Tom Gilmore referred **Howard Katz**
Dolores Wingate referred **John & Jill Stock**
Mike Amarillas referred **Larry Waller**
Roy Schwerdtmann referred **Albert Hoffman**

Giving a referral is the greatest compliment you can give. It allows me the opportunity to help someone that I may have never met without you. Thank You So Much !! I promise to deliver them the best service I can provide and make you proud.

Sent in by Richard, a Healthy News member,

I finally received my tax return for 2011 back from the IRS. It puzzles me!!!They are questioning how many dependents I claimed. I guess it was because of my response to the question: "List all dependents." I replied: 12 million illegal immigrants; 3 million crack heads; 42 million people on food stamps, 2 million people in over 243 prisons; and 535 persons in the U.S. House and Senate, plus 1 President. "Evidently, this was NOT an acceptable answer. I KEEP ASKING MYSELF, WHO DID I MISS? =====

The Shingles Shot

Last month we reported about the different places to receive your shingles shot. Several of you have reported that Costco will provide you the shot for the \$95 co-pay which is the same you would pay Sharp and not have to fuss with Scripps method of trying to get reimbursed. So NO MORE EXCUSES, get your Shingles shot done before the new year.



Hearing Aids Are Going Up In Price

Currently you can order Hearing Aids through your plan for \$340 (behind the ear) or \$390 (in-the-ear) well that will change to \$390 and \$450 starting Jan. 1st 2014. So call Dr. Podlenski at North County Audiology [858-674-1910](tel:858-674-1910) and schedule your appointment now. He will walk you through the process and take good care of you. I recently met with one of our Healthy News members Red Bradshaw and he just received two new hearing aids through Dr. Podlenski and loves them. If you know Red, he's not the kind of guy that blows smoke up your skirt... If he tells me he's pleased with the service, price and the product...I believe him. Give yourself an early Christmas present and order your hearing aids today.

December Meetings Calendar

12/02/13	2:00pm	Coco's	13464 Poway Rd	Poway
12/05/13	2:00pm	Coco's	16759 Bernardo Center Dr.	Rancho Bernardo



I wish to extend a heart felt thank you to those that made the effort and came to one of our community meetings this season. From the 234 members and friends that attended the kick-off October 8th and especially the 150+ that braved the pouring rain and came out the next night.... Thank You!! Every stop along the way, you have attended and brought a friend or two with you, and I want you to know that I appreciated all that you have done. For those that wanted to come and were just unable to attend, we recorded the October 8th meeting, and that video has been downloaded and watched over 200 times. Plans are underway for next years event to be even bigger and better, and with your help it will be.

Personal Notes:

I look up and see it's December already and wonder where the year went. It seems all we have done is prepare for the next big event coming up. The first three months we chased the kids around San Diego watching them play basketball. The next three getting ready for Lexy's graduation. June and July was summer league Basketball for Whitney. August we took a two week break. September it's back to the books and getting trained and certified for Medicare season. October 1 rolls around and it's a blur until December 7th. I did buy myself an early present, I traded my Nissan Leaf Electric for a Chevy Volt. The battery in the Leaf was losing power and what was 70 miles to the charge, became 60, then 50, then 40 and all Nissan had to say was that it was 'normal' for that to happen. A two year old car and 40 miles to a charge is normal? The Chevy Volt is an electric car but has a gas backup engine when the battery runs low. I found a Nissan dealer that had a Chevy Volt on their lot and when I asked if they wanted to trade, they were very interested and paid top dollar for the Leaf. They never asked how many miles I was getting to the charge and I didn't volunteer that answer. Wait until they figure out the \$10,000 battery is shot and they have to replace it. So just a little tip, if you were thinking of buying a 2011 Red Nissan Leaf from Nissan in Oceanside.... I'd probably pass on that one!!

Jeff Wetzel

#1 UnitedHealthcare Independent Agent San Diego County

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