



Greetings!!

A sincere Happy New Year wish from Nancy and me. (Nancy is my wife and partner and takes care of all the details behind the scenes. Many of you have spoken to her when you call our office). There is another year behind us and another new year ahead. There are many blessings to be counted indeed.

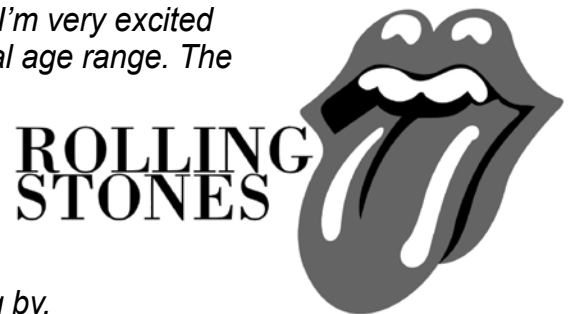
We went to a wonderful Christmas party with Nancy's family in Connecticut the weekend before Christmas. Nancy's family tree shows ancestors in New England before the American Revolution! Our kids came in from NYC and Bethlehem (PA) to spend Christmas with us along with my Mom who lives in Bucks County.

Of course, the star of the party was 2 1/2 old Judah who is quite the entertainer.

He's doing terrific and very excited about his baby brother who will be arriving in April!

Nancy and I escaped to Jamaica mid-January. We usually go to Florida (via the auto-train!) for a winter getaway. It was the first time for us in the Caribbean, and Jamaica was magical. I don't know why we haven't visited there before! The beach, water, and clear sunny skies provided for a perfect warm weather vacation. The service at the hotel and restaurants was always first class. Now it's time to think Spring!!

We have two tickets to the Rolling Stones concert in Philly in June at the Lincoln Financial Field. I have enjoyed their music over the years!... and I'm very excited about going and I'm guessing that the crowd will be in our general age range. The price of the tickets you may ask?? I'm not telling... but I will tell you this. In 1975, I bought my first car...a used 1963 VW Beetle. It was a 4-speed manual transmission and it was reliable and fun. Our two tickets to see the Stones cost about the same as the price of my first car!

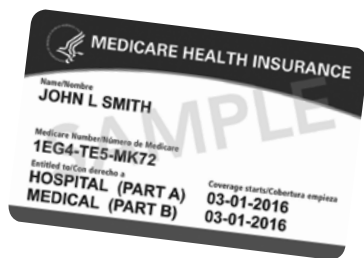


Call any time with questions or concerns. We are always standing by.

Stay well,

Howard & Nancy

Medicare Changes for 2019

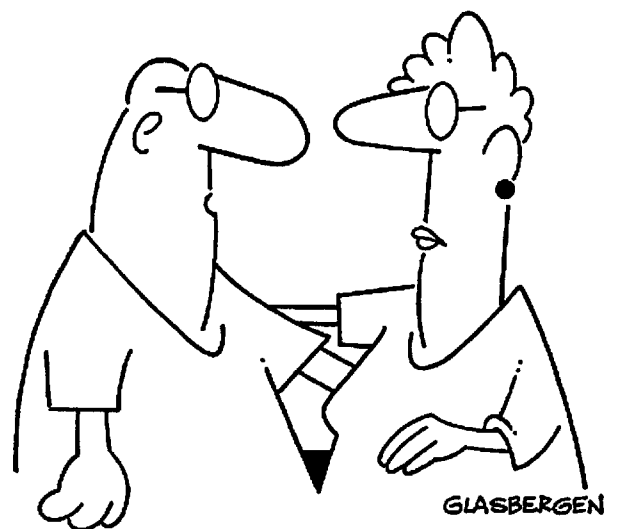


✓ **New Part 'B' Monthly Premium - \$135.50 (up from \$134)**

(High income earners pay more than \$135.50 – call our office if you want to see the list of income levels and premiums)

✓ **New Part 'B' Annual Deductible - \$185 (up from \$183)**

Various other increases, (i.e. Part 'A' deductible) are 100% covered by all the Medicare Advantage and Medicare Supplements.



"After all these years, I still tingle when you touch me. I'm not sure if it's love or poor circulation."



I periodically get calls from clients who are very concerned about receiving postal mail or emails from **Medicare.com**

At first glance, one would think it's from the Government and some important action is needed from Medicare beneficiaries. **Incorrect!!!**

The Government website is Medicare.gov...not .com

Medicare.com is a large national Medicare Supplement marketing company that wants to sell you something. It is not the Government. There is no need to panic. Medicare and CMS (*Centers for Medicare and Medicaid Services*) will never contact you or try to sell you something.

So, again, if you get a call or piece of mail from Medicare.com, it is not from the Government.

'MEDICARE & YOU'



'Medicare and You' is the book that gets mailed out every year to Medicare Beneficiaries. If there is a couple in the same home who are both on Medicare, they each get a book. That seems very

wasteful, especially because it appears that hardly anyone actually reads it and the information changes MINIMALLY each year. It's also interesting to note that the books are delivered to the homes BEFORE the new changes are announced for the coming year (Part 'B' premium, etc). This means that the 2019 book in your home now, has the 2018 premium.

Here is some news you can use

- You can request only one (1) book per household.
- You can cancel receiving the printed book and request to receive the book ONLY via email.
- You can download a copy in LARGE PRINT.
- You can request an audio version and a version in Braille.
- You can request copies and emails in Spanish.

For all of the above requests, go to Medicare.gov and on the far right of the home page there is a button that reads 'Forms, Help, Resources'. Click on this button and you will be able to choose whichever options you need. To make such request via phone, call: 1-800 Medicare (633-4227)

House Address Numerals

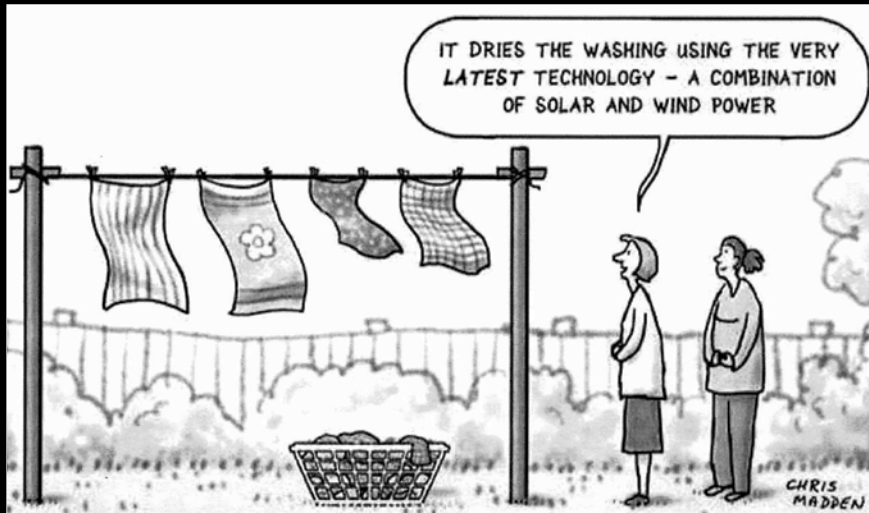
I visit about 150- 200 homes each and every year to assist folks with their Medicare Planning. Not often but sometimes, the address numerals on a house are very difficult to find and/or see.

If it's dark outside, sometimes I use a high intensity flashlight to search for the address sign from my car. I eventually find it even if it means getting out of my car and walking up to a few houses searching until I find it.

Please consider this when an emergency occurs, and an ambulance needs to find your house. An extra minute or two can make a difference.



Take a look outside of your home day and night. Whether on your house or mailbox... are the address numerals visible and easy to find? Do the numerals light up at night? If you need replacement numerals and/or signs, Home Depot and Lowes have huge selections. Also, you can check out: www.addressamerica.com.



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