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Mutsko Insurance Services, LLC
6966 Spinach Drive
Mentor, Ohio 44060

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental
Group Coverage • Medicare Supplements • Annuities

Telephone: 440-255-5700 or 888-951-6201 • www.mutskoinsurance.com

The Latest News from Your Friends at
Mutsko Insurance Services, LLC

April 2011

Competitive Bidding: What does it mean, and how does it affect me?

Starting on January 1, 2011, Medicare began the first phase of the Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DME-POS) Competitive Bidding Program. The program's goal is to save billions of dollars

for people with Medicare and other taxpayers – while preserving access to quality items and services from qualified suppliers.

Under the competitive bidding program, suppliers submit bids for

certain medical equipment and supplies that must be lower than what Medicare now pays for these items.

Medicare uses

these bids to set the amount it will pay for equipment and supplies under the new program. Qualified, accredited suppliers with winning bids are chosen as Medicare contract suppliers.

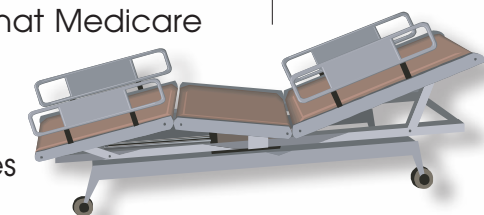
The new program will apply

to people with Original Medicare who live in (or travel to) Cleveland, Elyria, and Mentor areas. You can find a list of Zip codes for each area of the program by visiting www.medicare.gov or by calling

Some of the items the program includes are:
Oxygen
Wheelchairs
Scooters
Diabetic Supplies
Enteral Nutrients
CPAP
RADs
Hospital Beds
Walkers

1-800-MEDICARE.

The Competitive Bidding program applies to Original Medicare



Continued inside

INSIDE:

- Colonoscopy Kit Advise
- New Eye & Dental Options
- Friends of Mutsko
- Meet Cecelia O'Kroy



Letter from Laura

Dear friends and clients,
It looks like we all survived the 2010 year-end Medicare Open Enrollment period. If anyone needs further explanation of the changes, please feel free to contact me.

There are lots of new things happening at Mutsko Insurance that I am very excited about, but my favorite is the addition of my administrative assistant, Cecelia O'Kroy! I am sure you will all have a chance to meet her, either by phone or in person, and you will agree that she will be very helpful in running the day-to-day operations of the business.

Also, keep an eye out for the Mutsko mutt "Mutz" as he will be making appearances at a lot of fund-raising events this year. If he happens to end up in your home, be sure to let me know how he is behaving himself!

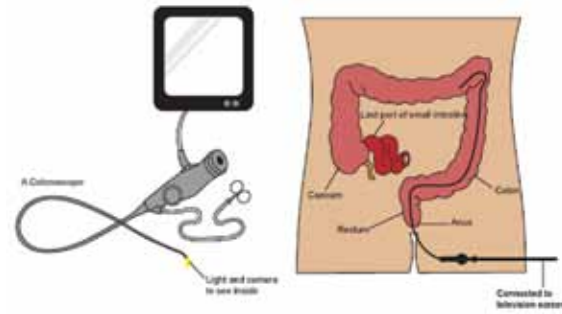
As always, it is my privilege to serve you.

Laura Mutsko

Will you be getting a Colonoscopy soon?

Make sure that whichever colonoscopy prep kit your doctor writes a prescription for is on your formulary. Too often policyholders fill the prescription at the pharmacy without first checking to see which colon prep kit is covered under the formulary.

My suggestion always is to take the formulary booklet to every doctor's appointment to ensure the correct medication is ordered.



Competitive Bidding continued from cover

only. If you're enrolled in a Medicare Advantage Plan (like an HMO or PPO), your plan will notify you if your supplier is changing. If you're not sure, contact your plan.

This program will expand to 91 additional areas in the next phase of the program. Medicare will provide more information about what people with Medicare need to know about the next phase before it starts.

Some of the items the program includes are oxygen, oxygen equipment and supplies, standard power wheel-chairs, scooters

and related accessories, rehabilitative power wheel-chairs and related accessories, mail-order diabetic supplies, enteral nutrients, equipment and supplies, CPAP and RADs devices and related supplies and accessories, hospital beds and walkers.

For more information on this subject you can contact Medicare at **1-800-Medicare** or online at **www.cms.gov/Partnerships/03_DMEPOS_Toolkit.asp** or you can contact Mutsko Insurance for a copy of the booklet.



Information taken directly from the Medicare web site.

Packaged Benefits Better Together

Healthy teeth and eyes help contribute to your overall well-being. That is why Anthem Blue Cross and Blue Shield created Anthem Extra Packages – with your overall health in mind.

Mutsko Insurance Services offers three packages to complement your Medicare Supplement or your Medicare Advantage plans. It will also compliment any extra benefits you may already have. Our Standard, Premium and Premium Plus packages offer packaged dental and vision coverage with preventive benefits. And best of

all, these packages are available for a monthly plan premium ranging from \$20 to \$43.51. The benefits in each package will roll up to one overall premium, and you will receive one ID card for all of these services.



VISION & DENTAL PLANS FOR SENIORS NOW AVAILABLE



Interested in dental coverage only? Good news! Our Premium Plus Dental plan, which is part of the Premium Plus Package, can be purchased on a stand-alone basis.

Call us for more information or to set up an appointment at 440-255-5700

Friends of Mutsko Insurance Services, LLC



Susan Mikolic, R.N. and owner of Stepping Stones, is an expert on recovery and thriving. She developed the strategies in the "Energy Equation" while traveling a long journey of personal and family challenges.

Susan offers personal coaching sessions that can raise your awareness of the transformations that are manifesting in your life.

For more information, call 216-513-6098 or visit her web site at www.TheEnergyEquation.com



We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com.

Please welcome aboard...

Cecelia F. O'Kroy



Every once in a while the right person walks through your door and everything changes...

Please join me in welcoming my new administrative assistant, Cecelia.

With over 16 years in the insurance industry, I am confident that Cecelia's expertise will benefit my customers and provide the professional service that you have come to expect from Mutsko Insurance.

Cecelia is a problem-solver and a creative thinker and I urge you to use her experience to your advantage. When calling the office, please feel free to give her your information and the nature of your call. If you have a question that she can't answer and I am not available at the time, she or I will get back to you in a timely manner.

And if anyone can get out of her what her middle initial "F" stands for, call me because for now, it's a big secret!