

## Let's Explore Long-Term Care Options

My customers often ask me what their options are should they ever need extended care. I decided it was time for me to take steps to learn all I could about the complex field of long term care planning.

I recently completed a rigorous, multidisciplinary course and passed a comprehensive exam that focuses on the profession of long-term care. The Certification in Long-Term Care (CLTC) program that I completed is independent of the insurance industry and provides professionals with tools to help their clients meet their long-term care needs.

I have had far too many families ask for my advice on what they can do after a loved one has been diagnosed with Alzheimer's, dementia or

some other chronic illness. One of the most important things I

learned in the LTC classes is that we should purchase this coverage before a diagnosis of Alzheimer's, dementia or other chronic condition is rendered.

Waiting until after a loved one is diagnosed may be too late because they may not be eligible for the LTC coverage.

I will be offering workshops this fall that will focus on long-term care options. Through these workshops, I will be able to help people understand the financial, physical and emotional consequences associated with providing or paying for care over an extended period of time. I believe that once people have this information, they will understand their need to take action while they have options.

**The Certification in Long-Term Care (CLTC) program provides professionals with tools to help their clients meet their long-term care needs.**

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- Getting Started on Medicare Workshop Schedule



Dear Friends and Clients,

*It's hard to believe, but we're already nearing summer's midpoint. I've been enjoying June's beautiful weather and the fact that things are a little more relaxed around the office at this time of the year.*

*The leisurely pace has given me the time to catch up on some educational opportunities that I've been looking forward to.*

*I've already completed two courses this summer. The first was on Long Term Care Planning that is covered in a separate newsletter article. The second course was an intense four-week program that focused on Life Insurance and how to make the most of older policies.*

*Many life insurance policies written 20 or 30 years ago are not meeting today's needs. For example, the Universal Life policies that were purchased during the 80s when interest rates were sky high were intended to provide retirement income. Unfortunately, many will fall short of their intended goals.*

*But there are things you can do to improve the outcome. By making a few changes, we may be able to convert your old policies to meet your current needs, generate more income or provide additional protection for you and your family.*

*Call me at 440-255-5700 and let's take a look at your life insurance policies together. Let me show you what we can do to make the most of the life insurance you already have.*

*Enjoy your summer, and as always, it is my privilege to serve you.*

Laura Mutsko

## Planning a Trip Outside the U.S.?

You have enough to think about when you're traveling to a foreign country. Don't let your medical coverage be an uncertainty.



### SHORT TERM TRAVEL INSURANCE

Did you know that you can purchase short term travel medical coverage for as few as 5 days up to a maximum of two years? This type of insurance coverage addresses the needs of U.S. and non-U.S. citizens who need temporary medical insurance while traveling for business or pleasure anywhere outside of their home country.

With short term travel insurance you have access to international, multilingual customer service centers, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

Short Term Travel Plans are designed for international vacationers, relatives visiting from overseas, college students traveling abroad, and senior citizens age 65+ with or without Medicare traveling abroad.

### MEDICARE WHEN YOU TRAVEL

If you have a Medicare Advantage Plan or another Medicare health plan, you may be entitled to additional coverage for health care services you receive outside the U.S. Plans and coverage can vary.

Original Medicare, however doesn't pay for health care services or supplies you get outside the U.S. except in very limited situations. If your circumstances do not match the limited exceptions, you pay the full cost to the health care provider. If your situation matches one of the allowable exceptions\*, you still pay the coinsurance or co-payments and deductibles you would normally pay if you received these services or supplies in the U.S.

If you will be traveling abroad and have concerns, call me. I'll be happy to look into the specific coverage of your plan before you travel so you know what's covered for you.

\*For information on allowable exceptions go to [www.medicare.gov/covages](http://www.medicare.gov/covages) or call 1-800-MEDICARE.

## Business Owners and Managers...

Do you have employees who are approaching Medicare age?

Are you or your HR people sure you have the most current Medicare information?

If not, call me. I provide free one-on-one consultations and on-site group workshops on Medicare. I'll answer all their questions about going on Medicare so you and your staff don't have to. And, because we are continually receiving information on any changes in health care and

Medicare you'll be sure your employees are getting the most up-to-date information.

There may be a bonus for you, too. We often find that employers reduce the cost of their medical insurance premiums when eligible employees move to Medicare.

With so many people working past age 65, there's a good chance that you have someone who is eligible for Medicare. Call me to set up a one-on-one consultation or on-site group workshop.

I will be out of the office beginning July 13, returning on July 30. The office will remain open. My assistant, Cecelia O'Kroy, will be available to assist you in my absence.



Know someone who is turning 65 or looking for information on Medicare? Please tell them about my upcoming **"Getting Started With Medicare"** Workshops.

8/9.....	Lakeland Community College .....	2:00 pm - 4:00 pm.....	440-525-7116
8/14.....	Andover Public Library .....	10:00 am - 12:00 pm.....	440-293-6792
9/13.....	Kenston Middle School .....	6:30 pm - 8:00 pm.....	440-543-2552
9/17.....	Willoughby Public Library.....	7:00 pm - 8:30 pm.....	440-942-3200 x3
9/18.....	Coventry Branch Library.....	6:30 pm - 8:30 pm.....	216-321-3400
9/19.....	Berea High School.....	6:30 pm - 8:30 pm.....	440-891-7600
9/20.....	Lakeland Community College .....	10:00 am - 12:00 pm.....	440-525-7116
9/25.....	Concord Community Education .....	6:30 pm - 8:30 pm.....	440-639-4650
9/27.....	Lorain Community College Brunswick.....	2:00 pm - 4:00 pm.....	440-366-4148
9/27.....	Peninsula Library & Historical Society.....	6:00 pm - 8:00 pm.....	330-657-2291
10/9.....	Orange Senior Center.....	3:00 pm - 4:30 pm.....	216-831-8601
10/10.....	Chagrin Falls Middle School.....	7:00 pm - 9:00 pm.....	440-274-5375
10/15.....	Bristol Public Library .....	1:00 pm - 3:00 pm.....	330-889-3651
10/16.....	City of Shaker Heights Library.....	1:00 pm - 3:00 pm.....	216-491-2578
10/17.....	Lorain Community College Elyria.....	10:00 am - 12:00 pm.....	440-366-4148

For a complete list of upcoming classes, visit my website at [www.mutskoinsurance.com/seminars](http://www.mutskoinsurance.com/seminars)

*Friends of*

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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](mailto:lmutsko@mutskoinsurance.com).

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Preparing to downsize can be an overwhelming experience.



Your transition can be made easier by letting a Weiss Movers relocation

expert help manage the details with you or your caregiver.

### **What's your e-mail address?**

Times are changing. And so is the way we communicate. Many of my customers now ask me to e-mail them if I can't reach them by phone.

Please call us and let us know your e-mail address so we can add it to your contact information. You can provide this information to Cecelia at 440-255-5700 or you can e-mail me at [lmutsko@mutskoinsurance.com](mailto:lmutsko@mutskoinsurance.com).

### **I'm blogging!**

Lately I've found there are just too many things I want to share with you between newsletters! Things like health care updates, Medicare changes, upcoming classes, and community events.

That's why I've started blogging. You will find my blog posts on the News Herald web site under [blog/news](#) or you can go directly to: <http://theseniorinsider.blogspot.com>. Please leave your questions for me on the blog and I'll do my best to answer them.

### **Find It & Win!**

Somewhere in our newsletter is a misspelled word.

Be the first to spot it and call us and you will win a \$10 gas gift card!

Call 440-255-5700  
or toll-free at  
888-951-6201.

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