

Optional Vision & Dental Benefits

Anthem members enrolled in Anthem HMO Basic or Anthem Blue Access Regional Value Plan have the option of adding Vision and Dental benefits.* Anthem offers three plans that provide you with coverage to help you maintain good health while keeping your out

of pocket costs under control. Plans begin as low as \$12 a month. Best of all, there's no waiting period so you can start enjoying your benefits right away!

Choose the package that's right for you.

*Dentist and other service providers must be in the Plan network.

Package #1: Preventive Dental Package \$12.00/month

Includes:

- Two oral exams per year
- Two cleanings per year
- One set of x-ray(s) per year
- \$500.00 dental benefit per year

Package #2: Dental and Vision Package \$25.00/month

Includes:

- Two oral exams per year
- Two cleanings per year
- One x-ray per year
- \$1,000 dental benefit per year
- Routine Eye Exam
- Eye Wear

Package #3: Enhanced Dental & Vision Package \$32.00/month

Includes:

- Two oral exams per year
- Two cleanings per year
- One x-ray per year
- \$1,500 dental benefit per year
- Routine Eye Exam
- Eye Wear

Let me tell you more about the benefits of these plans.
Call me today at 440-255-5700 or 1-888-951-6201.

Get the FACTS on Healthcare Reform

Call to register for seminars in your area.

Wednesday, January 15, 2014: Willoughby Senior Center, 1:00 pm – 2:30 pm

30832 Brown Avenue., Willoughby. 440-951-2832

Wednesday, February 19, 2014: Concord Community Center, 6:30 pm – 8:00 pm

7671 Auburn Road, Concord. 440-639-4650

Thursday, March 6, 2014: Eastlake Library, 7:00 pm – 9:00 pm

36706 Lake Shore Blvd., Eastlake. 440-942-7880 x 3

Some venues may charge a nominal fee.

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 nicest compliment you can give, is your referral.

INSIDE:

- Vision & Dental Benefits
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Letter from Laura

Dear Friends and Clients,

If I were given one wish this year, it would be that the U. S. Government would spread out the Medicare Open Enrollment period over more time. This year, we had a little more than six and a half weeks to answer all your questions and make all the changes needed.

Cecelia and I would have liked to spend more time catching up with all our clients who called or had an appointment with us. I apologize if we left you feeling a bit rushed, but we were doing our best to meet with everyone who needed our help before the December 7 deadline. Thank you for your understanding.

When we finally had a chance to take a breather, we realized that we are up against another deadline. This one is for Health Care Reform which closes on March 31, 2014. If you have questions, call me and make an appointment as soon as possible so we can talk about your options. There is still time to sign up for Health Care coverage for 2014 and avoid any penalties.

Finally, let me close by saying thank you. My customers are the best and it is always my pleasure to serve you.

Wishing you and your family a healthy, happy and prosperous 2014.

--Laura Mutsko

Questioning the Plan You're In?

The 2013 Medicare Open Enrollment Period has ended. What happens if you forgot to make a change or you're having second thoughts about the plan you selected?

If you were enrolled in a Medicare Advantage Plan in 2013, doing nothing during Open Enrollment means that in most cases you'll continue with the same plan in 2014. If you no longer wish to continue with the plan you're in, you have the option of disenrollment between

January 1 and February 14.

If you drop your plan during the Medicare Advantage Disenrollment Period you will return to Original Medicare. You cannot switch to a different Advantage Plan until the next annual enrollment period in the fall. If your Medicare Advantage plan includes drug coverage, you will be permitted to join a stand-alone prescription drug plan when you disenroll.

Please call me at 440-255-5700 with any questions regarding disenrollment or to begin the process.

What's So Good about Health Care Reform

As you weigh the pros and cons of signing up for Health Care, consider these facts:

Pre-Existing Conditions

Health insurers can no longer raise your premiums, refuse to cover you or drop you from your plan because you have cancer, asthma, diabetes, arthritis or any other medical condition. You will be covered regardless of any pre-existing conditions.

Preventive Care

Diabetes and Cholesterol screenings, mammograms and immunizations are covered. Children under age 19 can get their teeth cleaned twice a year,

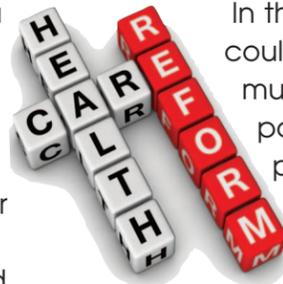
x-rays, fillings and medically necessary orthodontia. They are entitled to one eye exam and one pair of glasses or contact lenses a year.

No Lifetime Dollar Limits

In the past, health insurers could set a limit on how much your plan would pay over a specified period of time. This dollar limit will be fully phased out by 2014.

To learn more, join me at one of my upcoming seminars on Health Care Reform. You will find a complete list at www.mutskoinsurance.com/ seminars.

Or, call me at 440-255-5700 for more information today.



Home Visits Becoming the Norm

Don't be surprised if a representative of your Medicare Advantage Plan calls and asks if they can visit you.

Home visits are becoming increasingly common and are helping to cut down on hospital readmissions and improve care coordination.

We are often seeing these visits in cases of people who have complex care management needs or who have just returned home from the hospital. If you are selected for a visit, you will be seen by a Registered Nurse

or a Nurse Practitioner. Their goal is to make sure you understand and are receiving the care and

medications you need.

The home visit will only take place with your consent. In addition, a doctor's order will be needed before the visit can be arranged. Both you and your doctor

will receive a copy of all information gathered during the home visit.

Home visits are for your benefit. They are one more assurance that the plan for your recovery is complete.

Home visits are becoming increasingly common and are helping to cut down on hospital readmissions and improve care coordination.

Friends of Mutsko Insurance Services, LLC

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. This month, I would like to introduce

Housewife for Seniors

Cooking • Light Housekeeping • Shopping
Doctor Appointments

Carly Simpson Jolivet

707-502-5173

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.

Anthem Offers Money-Saving Preferred Pharmacy Network

Anthem has added a new way for its members to save more on prescription drugs. They have contracted with Walmart, RiteAid and Sam's Club to offer extra cost savings on your prescriptions.

Other pharmacies remain in their network of 69,000 pharmacies across the country. But, you'll save the most when you choose to fill your prescriptions at an Anthem Preferred Pharmacy.

To find an Anthem Preferred Pharmacy near you, go to www.anthem.com/medicare and click on "Find a Pharmacy" under Useful Tools or call our office at 440-255-5700.



Anthem Medicare Advantage Members received a provider directory based solely on their zip code. To request a copy of the larger, more complete directory please call the customer service number on of your card.