

Missed the Deadline for Healthcare? Here's one more chance to sign up.

Do you owe a penalty on your taxes for not having health coverage in 2014? Still don't have health coverage for 2015? Here's good news. You have one last chance to get coverage for this year and avoid fees that will cost you even more on next year's taxes.

The Center for Medicare and Medicaid Services (CMS) is extending a **Special**

Health Insurance Enrollment Period for Tax Season that will run through April 30, 2015.

You are eligible to take advantage of this Special Enrollment Period if:

- You didn't know until after Open Enrollment ended on February 15, 2015 that the health care law required you and your household to have health coverage, or you didn't understand how the requirement would impact you and

your household.

- You owe or have paid the fee for not having coverage in 2014.
- You aren't already enrolled in 2015 coverage through the Health Insurance Marketplace.

Americans who do not qualify for an exemption and go without health coverage in 2015 will have to pay a fee of \$325

per adult, \$162.50 per child or 2% of income for a maximum penalty of \$975 per family. The fee will be paid with the federal income tax return for 2015 normally filed in early 2016.

Don't get stuck with further tax penalties. Give me a call at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com before April 30 to see about getting enrolled in a health care plan now.

Special Health Insurance Enrollment Period for Tax Season has been extended through April 30, 2015.

INSIDE:

- **Special Health Insurance Enrollment Period Extended**
- **Amthem Security Breach**
- **8 Ways to Blow Your Insurance Exam**
- **Friends of Mutsko**
- **VetNet Discount Program**



Letter
from
Laura

Dear Customers,

A while back, I was visiting the home of a client when our conversation turned to animals. Although my customer expressed a deep fondness for dogs, he didn't have one. When I suggested that he adopt a more mature dog since so many need homes, his reply stuck with me. He said, "I would love to have a dog or cat, but I can't. I'm on a fixed income and just can't be sure I'll have the extra money that a dog's care would take."

He would be a great pet owner! I realized that there were many other older people who would welcome a homeless dog or cat into their lives, except for the cost of care. Pets would benefit too. Shelters report many adoptees go from 'pound to paradise' because seniors often have extra time to devote to a previously unwanted pet.

To meet this need, I'm planning to set up an organization to help with food and vet services for seniors whose only hurdle to providing a home for a mature cat or dog is financial need. Its name will be Heart to Heart.

I will be sharing our progress with you as Heart to Heart takes shape. If you have ideas to share, please email me at Lmutsko@mutskoinsurance.com.

Sincerely

Laura Mutsko

Update on Anthem Security Breach

Earlier this year, Anthem discovered that the personal information of many of their customers had been accessed by cyber attackers.

As a fellow Anthem customer, I share

your concerns, but I want to assure you that Anthem has the situation well under control. Anthem responded immediately, strengthening their security measures and arranged the following steps to protect your identity.

Anthem has engaged AllClear ID to protect the identity of their customers for two (2) years at no cost to customers. If you are or have been an Anthem customer, the services of AllClear ID are automatically available to you with no enrollment required.

AllClear SECURE is standing by if you need identity repair assistance. If a problem arises, simply call 1-877-263-7995 and a dedicated investigator will do the work to recover any financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear PRO offers additional layers of protection

including credit monitoring and a \$1 million identity theft policy. In addition, for a child under age 18, **AllClear ID**

ChildScan identifies acts of

fraud against children. You will need to

enroll to use the AllClearPro services. For more on this, visit www.AnthemFacts.com and click on the AllClear ID link.

As a further safeguard, do not open emails that are designed to appear as if they are from Anthem and contain a "click here" link for credit monitoring. These emails are **NOT** from Anthem. Anthem is not calling members regarding the cyber-attack and is not asking for credit card information or Social Security numbers over the phone. For more guidance on recognizing scam email, please visit the FTC Website at consumer.ftc.gov/articles/003-phishing.

Please contact Anthem at 877-263-7995 if you have additional questions concerning the security of your personal information.



8 Ways to Blow Your Life Insurance Exam

A life insurance medical exam is fairly straightforward. It takes about 20 minutes, is conducted in your home or the doctor's office and includes height, weight and blood pressure checks, blood and urine samples and a medical history. The healthier your results, the lower the premiums you'll pay for coverage. Seems pretty simple, doesn't it?

But, you can throw off the test results and end up paying higher premiums. So, even though you can't study for it, here are 8 things to do to prepare for your life insurance exam.

Don't load up on coffee or caffeine drinks

It's probably okay to have your usual morning cup before the exam, but having several may not be a good idea. Stimulants like caffeine

boost blood pressure and heart rate.

Don't eat if you're supposed to fast

Eating before a blood test can elevate triglyceride and glucose readings.

Avoid a strenuous workout

Elevated protein in your urine may be a temporary condition brought on by a workout or something more serious. It's best to avoid strenuous exercise for 12 hours prior to your exam.

Drink lots of water

Drink plenty of water the day before and a large glass an hour before your exam. If you're dehydrated, the concentration of your urine may be outside the normal range. Skimping on water also makes it tough to produce a urine or blood sample.

Avoid smoking

Nicotine is a stimulant and can elevate blood pressure so

avoid any tobacco for at least an hour before your exam.

Avoid excessive drinking

A glass of wine the night before may be okay. But, avoid throwing off test results for your liver by steering clear of alcohol for 12 hours before your exam.

Don't snack on chips and pretzels

Salty foods can lead to dehydration, boost your weight and skew the tests for kidney functions. Keep salty foods in check for 24 hours before your exam.

Don't get stressed out.

Some people get nervous whenever they're in a doctor's office. Try to relax and think calming thoughts.

In the market for life insurance? Please contact me to discuss your needs and help you select the best insurance plan for you. Call 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

You can throw off test results and end up paying higher premiums if you're not prepared.

E-NEWSLETTER

We are changing our newsletter to an e-newsletter. We will launch the e-mail edition with our next issue in July.

Although we will rely more on email, I have no plans to begin overwhelming you with a barrage of email messages, nor will I share your email address with anyone else. If you decide that you do not want to receive your newsletter by email, you can unsubscribe with the click of a button.

If we do not have an email address for you or you let us know that you prefer to receive your newsletter via the U.S. Mail, we will make note of your preference.

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 acknowledge

Richmond & Richmond Insurance

2461 Hubbard Rd; Madison Ohio 44057

440.428.2134

*Insurance you can trust for your
Auto – Home – Business – Recreational Vehicles*

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.

VetsNet Discount Program Says Thanks

The Lake County Chamber of Commerce has partnered with the Mentor VetsNet program to honor our Lake County residents who have served our country.

Participating Chamber Members are giving Lake County military veterans a 10% - 20% discount or special offers as their way of saying thank you to vets. Discounts are being offered on a wide variety of products and services including financial and mortgage services, home and auto repairs, entertainment, restaurants and hotel packages. Veterans can take advantage of these discounts by presenting an active duty or reserve duty ID card, a membership card to a Veterans organization (VFW, AmVets, and American Legion) or a Mentor VetsNet ID card that can be obtained from the Mentor Chamber of Commerce.

Businesses that are a part of this program can be identified by the decal on their door or visit www.mentorchamber.org/vetsnet/ for a list of participating businesses and the discounts they are offering.



Find It & Win!

Somewhere in our newsletter is a misspelled word. Be among the first to spot it and call us and you will be entered in a drawing to win a **\$10 gas gift card!** Call 440-255-5700 or toll-free at 888-951-6201.

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.