

Jeff David Insurance Newsletter

OCTOBER - DECEMBER 2011

Jeff David's Alphabet Soup of Medicare Insurance Class

Are you or a loved one turning 65 or becoming eligible for Medicare due to disability? Do you have questions about Medicare Part A and Part B? What is a Plan C, Plan F, and let's not forget the part D prescription drug plan. Are you familiar with Medicare PPOs and HMOs? This two hour class will help you master the ABCs of Medicare insurance.

Mark your calendar and plan to attend the next class. Don't forget to invite your family, friends and neighbors!

- **Thurs. Oct. 6** 6:30-8:30pm @Platte Co. Northland Career Center Call Barbara Laxon (816-858-5505) Website: www.northlandcareercenter.com Email: Laxsonb@pcrri.k12.mo.us
- **Thurs. Oct. 13** 6:30-8:30pm @Metro Comm. College of Indep. of Blue River Campus Call Carol Brown (816-604-6500) Website: mcckc.edu
- **Thurs. Oct. 20** 6:30-8:30pm @Excelsior Springs Area Career Center Call Shirley Knoch @816-630-9240
- **Thurs. Oct. 27** 6:30-8:30pm @Raytown School Dist. Call Cathy Betz @816-268-7743 Email: Cathy.Betz@raytownschool.org Website: raytownschools.org
- **Tues. Nov. 1** 6:30-8:30pm @Comm. Ed. In Independence Call Deborah Briggs @816-521-5507 Website: raytownschools.org
- **Thurs. Nov. 10** 6:30-8:30pm @Park Hill Call Lisa Hall @816-359-4060 email: communityed@parkhill.k12.mo.us
- **Sat. Nov. 12** 10:00am to Noon @JCCC Call to register @913-469-2323 Website: www.jccc.edu
- **Thurs. Nov. 17** 6:30-8:30pm North Kansas City School Dist. Call to register @816-413-5494 Website: www.nkcsd.k12.mo.us
- **Sat. Nov. 19** 10:00am-Noon @UMKC Community Call Rick Mareske @816-235-1148.
- **Thurs. Dec. 1** 6:30-8:30pm @Blue Springs School Dist. Call Rhonda Jacoby @816-224-1740.
- **Thurs. Dec. 8** 6:30-8:30pm @Park Hill School Dist. Call Lisa Hall @816-359-4060 Website: communityed.parkhill.k12.mo.us
- **Sat. Jan. 21** 10:00am to Noon @JCCC Call to register @913-469-2323.

Social Security – Annual Notice of Change is October 15th - December 7th 2011.

After reviewing your drug plan and you want to make changes **please call the office @816-436-2622** for an appointment.

Review your plan's Annual Notice of Change. Each fall, your Medicare private drug will send you a notice explaining how your plan's coverage and costs are changing for the next year. Your plan must send this notice before September 30th. If you do not receive it by this time, call and ask for it.

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- **Find out whether your drugs will be covered next year.** You should call your plan and ask, as plans are only required to send you a shortened list of covered drugs (formulary). Also find out if your copays will change and whether the plan is adding any coverage

If your doctor had to make a special request for your plan to cover a drug for you this year (such as a prior authorization or exception request), and you will need the same medication next year, call your plan and find out what you must do to make sure your plan keeps covering your drug. Your doctor may have to make a new request, and he may be able to do so before the end of this year to ensure your drug will still be covered next year.

If your plan will no longer cover a drug you are taking, your plan must help you complete the exception process or change to another formulary drug before the end of year. If the plan fails to do this, your plan must provide you a 30-day supply of the drug during the first 90 days of the year, and send you a notice explaining that the prescription is temporary and that you must file an exception to continue taking it.



Heat Your Home Safely This Winter



When cold weather beckons, it's comforting to dial up the furnace and get cozy inside. But before you do, remember that proper maintenance will help you operate your furnace safely in the coming months:

- If you smell gas, get everyone out of the house. Use your neighbor's phone to call a qualified repair person or the gas company immediately.
- Have a qualified technician inspect your furnace, water heater, fuel lines, gas pressure regulator, flue area and thermostat every fall.
- Clean or change furnace filters and clear obstructions from the exhaust vent.
- Never store items or let debris build up near the furnace or hot water heater.
- Clean or change furnace filters regularly. Replace disposable filters. Wash, brush or vacuum permanent filters.
- Check the exhaust vent from the furnace. Clear obstructions such as leaves or animal nests from the vent pipe. Keep roof exhaust vents clear of snow.
- Supplemental heating units like electrical space heaters, fireplaces, kerosene heaters and wood stoves provide additional warmth but can be dangerous. Keep space heaters away from hallways and doorways where they can be knocked over. Also keep them away from bedding, clothing, draperies, towels, upholstered furniture and other flammable items. Unplug them before you leave or go to sleep.

You can help prevent fires by safely maintaining and operating your furnace, space heater or wood stove. Here's to a warm and wonderful cold-weather season!

Article taken from Farmers Cares by Paul Guinn