

Jeff David Insurance Newsletter

APRIL - JUNE 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 ABC's of Medicare insurance.

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

- **Thurs. June 2** 6:30-8:30pm @North Kansas City School District (816-413-5494) Website: www.nkcsd.k12.mo.us/community/coed
- **Thurs. June 16** 6:30-8:30pm @Park Hill Community Education (Lisa Hall 816-359-4060)Website: communityed.parkhill.k12.mo.us
- **Sat. June 18** 10am-Noon @Communiversiy UMKC (Rick Mareske 816-235-1448 Website:www.umkc.edu/commu
- To register or for more information call or visit the website listed above.

Medicare Starter Kit

(Article from AARP Bulletin April 2011 by Patricia Barry)

Top Eight Do's and Don'ts

1. **Do give yourself time to learn about Medicare:** It's a system with many choices and deadlines. Being informed is the best way to avoid mistakes that cost money.
2. **Don't expect to be notified when it's time to sign up:** Unless you're already receiving Social Security benefits, you must apply for Medicare. But you won't get any official notice on when or how to enroll.
3. **Do enroll when you're supposed to:** To avoid permanent late penalties enroll at age 65 if you're not working, don't have employer insurance or live abroad; or, beyond 65, enroll within eight months of stopping work—even if you continue to receive COBRA or retiree health benefits from an employer.
4. **Don't despair if you haven't worked long enough to qualify:** You may qualify for Medicare on your current or former spouse's work record. Or you may be able to buy into the program.
5. **Don't worry that poor health will affect your coverage:** If you qualify for Medicare, you receive full benefits. You can't be denied coverage or charged higher premiums because of current or past health problems.
6. **Do remember that Medicare is not free:** You pay premiums for coverage and copayments for most services, unless you qualify for a low-income program or have other extra insurance.
7. **Don't assume that Medicare covers everything:** it covers a wide range of health services (including expensive ones like organ transplants) prescription drugs and medical equipment. But there are gaps.
8. **Don't expect Medicare to cover your dependents:** Nobody can get Medicare

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(Continued Top Eight Do's and Don'ts)

8. under age 65, except those who qualify through disability. Medicare has no family coverage.

A Few Tips on Tornado Safety

By Paul Quinn



This past weekend, nearly 400 reports of violent storms ripped through the Midwest and Southeast states. In Iowa alone, 27 tornados were reported. These storms are a solemn reminder that, if you live in an area where a tornado may occur, it is crucial that you and your family are prepared.

In recent posts, I talked about earthquake and wildfire safety and suggestions on how to protect your homes and your families. As tornados are more likely to occur in the spring and summer months, it is a good idea to review what tornado specialists recommend we do to get ready.

The [National Weather Service](#) and the [National Oceanic and Atmospheric Administration](#) suggest:

- Get inside a secure building (not a mobile home) as soon as you can
- Get to the lowest floor, preferably a basement
- Get as close to the center of the room (and as far away from windows) as you can
- Try to get under a heavy table if possible
- Crouch low, facing down, and cover your head

And, one of the most valuable tools is a weather radio. You need to know what is going on around you as weather changes rapidly and with little warning, especially in the coming months.

Like most things about weather, myths have built up over the years on what to do and many of them are exactly opposite of what needs to be done. The following sites are great sources of information and dispel many of these myths. You can learn the difference between a watch and a warning and they also offer fun and informative ways to teach your family the do's and don'ts of tornado safety. <http://www.sc.noaa.gov/faq/torando/safety.html>