

# Mutsko Insurance Services

*Insurance for all ages and stages*

Newsletter, Volume 2, Issue 1

October, 2008



*Dear Customers,*

*Autumn has finally arrived in Northeast Ohio. The cool crisp weather and the colorful fall foliage are just a couple of reasons that I am so happy to live in this area of the country. I hope you get a chance to get outdoors and enjoy the*

*beautiful autumn weather.*

*I am also pleased to announce that I was recently appointed to the Board of Directors for the Lake Humane Society. I look forward to serving on the board and supporting our community's efforts to provide a safe haven for our animals.*

*Laura Mutsko*

## **Prescription Pathways Is changing its name to PrescribaRx**

Beginning January 1, 2009 **Prescription Pathways** will change its name to **PrescribaRx**.

Prescription Pathways, soon to be PrescribaRx is one of plans I recommend for Medicare Part D coverage. It is one of this country's leading Medicare Prescription Drug Plans and serves hundreds of thousands of people across the US.

With PrescribaRx, you can have your prescriptions filled at more than 59,000 pharmacies nationwide, including major chains, or through mail-order. And PrescribaRx Medicare Part D Prescription Drug plans come with real savings: you can get a three-month supply of your medicines for the cost of two co-pays.

If you have any questions on Medicare Part D or PrescribaRx, please contact me.

## **Medicare Premium to Remain Unchanged in 2009**

For the first time in eight years, Medicare's monthly premium will remain unchanged for most beneficiaries. The Part B premium will remain at its 2008 level of \$96.40 for 2009 for individuals earning \$85,000 or less or couples earning \$170,000 or less. The Part B deductible will remain at its 2008 level as well. Medicare Part B covers a portion of the cost of physicians' services, outpatient hospital services, certain home health services, durable medical equipment and other items.

This is only the sixth time since Medicare was created in 1965 that the Part B premium stayed the same for two consecutive years.

While the Part B premium and deductible will not rise, other Medicare deductibles and co-payments will. Here are all the new Medicare figures for 2009:

- Basic Part B premium: \$96.40/month (unchanged)
- Part B deductible: \$135 (unchanged)
- Part A deductible: \$1,068 (was \$1,024)
- Co-payment for hospital stay days 61-90: \$267/day (was \$256)
- Co-payment for hospital stay days 91-150 and beyond: \$534/day (was \$512)

*(continued on reverse side)*

**Medicare Premium to Remain Unchanged in 2009** (Continued, p. 1)

- Skilled nursing co-payment, days 21-100: \$133.50/day (was \$128)

As directed by the 2003 Medicare law, higher-income beneficiaries will pay higher Part B premiums. About 5 percent of current Part B enrollees are expected to be subject to the higher premium amounts.

Rates will also differ for beneficiaries who are married but file a separate tax return from their spouse: Those with incomes between \$85,000 and \$128,000 will pay a monthly premium of \$250.50. Those with incomes greater than \$128,000 will pay a monthly premium of \$308.30.

**Medicare Part D Prescription Drug Coverage**

**Initial Coverage:**

*The plan will cover you with 75% of your prescriptions during the initial coverage.*

Medicare Part D coverage starts with the first prescription. When your 2009 total drug costs exceed **\$2700** (up from \$2510 in 2008) the member enters the coverage gap (donut hole).

**Coverage Gap:**

*Period in which member pays 100% of the prescription costs.*

Begins in 2009 when one reaches \$2700 in shared costs and ends when one spends \$4350 in true out-of-pocket costs.

**Catastrophic Coverage:**

*The period when the plan covers 95% of the one's drug costs.*

The catastrophic coverage period for 2009 begins once one pays \$4350, up from \$4050 in true out-of-pocket costs during 2009.



*If your circumstances change. . .*

*If some other agent offers you an insurance plan that seems to be a better fit . . .*

*If you have any questions whatsoever . . .*

**Please Check With Me, First.**

Just because your insurance needs may be changing, you do not need to change insurance agents. As an independent insurance agent, I can provide you with coverage from many of the nation's best insurance companies, including:

- AARP**
- Aetna**
- Anthem**
- Secure Horizons**
- Plus many other companies*

I am committed to providing you with the best selection of insurance products **and** the customer service you deserve. Other companies cannot match this promise. So before you change companies, before you change agents, please call me.

***It is always my privilege to serve you.***

***Friends of Mutsko Insurance Services***

*We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. We are pleased to introduce:*

**Denise Brennan**

CSA, Family Service Advisor  
DeJohn-Flynn-Mylott-Mullally  
Funeral & Cremation Services

Denise provides advanced planning for memorial services and funerals. and will help you arrange a meaningful, personalized service within your budget.

**For more information, call Denise Brennan  
440-516-5555 or visit  
[www.DeJohnFuneral.com](http://www.DeJohnFuneral.com)**

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38322 Apollo Parkway ♦ Ste 201 ♦ Willoughby, Ohio  
Telephone: 440-951-6200 or 888-951-6201