

Mutsko Insurance Services

Insurance for all ages and stages

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Dear Customers,

2009! A new year. Let's make this the year we commit to becoming healthy starting with small changes in our daily habits.

Let each of us make an effort to walk ten to fifteen minutes a day, every day. If you are able to walk outside in the sunshine, all the better.

You will get a dose of vitamin D every time you do so.

Eat and drink in moderation. Cut down on your sugar and alcohol intake. One of the leading diseases today is diabetes. Diabetes can be controlled through lifestyle changes, but when poorly controlled it raises the risk of many serious conditions including heart disease, stroke, kidney failure and blindness.

Take a class or attend a health fair to learn the latest health info. Lake Hospital Systems is offering free classes on Basic Diabetes. Learn where your cholesterol numbers are . . . and what they should be.

Get an eye exam this year. Visual impairment is one of the most significant contributors to lost independence among people over age 65. If you are 65 or older and cannot afford an exam, call toll-free 1-866-324-3937 or go online to www.eyecareamerica.org. You may qualify for a free exam.

Let's make 2009 the year we start choosing to get healthy by making small changes. You are sure to begin seeing results by spring if you begin now.

Laura Mutsko

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**The greatest compliment you can give
me is the referral of your family,
friends, and business associates.**

When Does Your Next CD Come Due?

Now is the time to look into moving your Certificates of Deposit into Annuities.

Why? Because . . .

- CD rates from banks are taxable, reducing your return by about 1.6%.
- The average rate of a CD is 2.5%. Inflation is at 3.8%. Your CD may not be keeping up with inflation.

With Wall Street so volatile these days, many seniors are moving their money into fixed annuities which are free from the ups and downs of the stock market. Fixed annuities offer competitive rates, guaranteed interest rates, no sales charges, and death benefits.

Most importantly, annuities are safe.

Please call me when your next CD is due. I will do my best to get you a better interest rate. You work hard for your money and you should get the most for your investments.

Need Something Notarized?

The next time you need to have a document notarized, please call me. As a Notary Public I am available by appointment to notarize documents for my clients. Call Laura Mutsko at 440-951-6200 to schedule an appointment.

Bank Sales, Mergers Can cause Disruptions in Preauthorized Check Payments

Do you pay your insurance payments automatically, through pre-authorized payments from your checking account? Has your bank recently been acquired or involved in a merger? If so, you will want to double check to make sure everything is in order with your automatic payments.

A number of people have reported instances where their payment requests were rejected due to incorrect banking information.

This is likely due to banks being acquired by other banks, causing routing numbers to be changed. Preauthorized bank drafts cannot be processed without accurate routing numbers (the number found next to the account number on the voided checks policyholders provide to initiate payments).

Although letters are automatically sent when automatic payments cannot be processed, these can cause late payments and confusion as to the reason the payment was not made.

If you pay through automatic payments, please update me if your banks has been sold or merged. I will take immediate steps to get you a new Preauthorized Checking Form to update your banking information and avoid any problems with your account.

Reduce the Risk of Medication Errors

I am enclosing a medication reminder card for you to complete and carry with you at all times. Other guidelines to help reduce the risk of medication errors are:

1. Bring an updated list of medication, including over the counter supplements each time you visit your doctor.
2. Confirm the name of all drugs and dosages with your doctor and pharmacist.
3. Ask your doctor or nurse to explain what the drug you are being prescribed will do.
4. Make sure your pharmacist is aware of all the prescriptions and over the counter medications you are taking.

Laura Mutsko Earns Designation as Medicare Supplement Accredited Advisor

Laura Mutsko has completed the requirements for the National Medicare Supplement Accredited Advisor designation, MSAA and has become a member of the National Association of Medicare Supplement Advisors (NAMSA).

The designation of MSAA is achieved by completing and passing two concentrated courses on Medicare Supplement educational information. High ethical standards regarding consumer information in these two areas is the objective of the designation and national association.

As an MSAA, Laura Mutsko has demonstrated a proficiency and understanding of Medicare processes, including the appeals processes, an understanding of Medicare's \$1000 reward process, and an understanding of the Home Health Care Benefits of Medicare.

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:

Susan Mikolic

**Wellness Consultant, Corporate Trainer & Coach
Stepping Stones**

Bring new life into every day with Susan's **Energy Equation** tools and strategies. Susan offers wellness seminars, consultations, and group or individual coaching.

Contact Susan Mikolic at:
216.513.6098

Mutsko Insurance Services Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental
Group Coverage ♦ Medigap ♦ Annuities
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