

# Mutsko Insurance Services

*Insurance for all ages and stages*

Newsletter, Volume 1, Issue 3

January, 2008

## HAPPY NEW YEAR!

I am looking forward to all that 2008 has to offer and hope you are, too. I also look forward to serving you as your insurance agent.

As my agency has grown, I have added some new products including **Anthem Senior Advantage**. I will be highlighting these products in upcoming newsletters; however please feel comfortable calling me at any time to discuss your insurance options. As your needs change, your insurance needs to change too.

### Do as I say, not as I do.

Make 2008 the year for you to get healthy. The easiest way is to begin a program of regular exercise and to start eating healthy.

Regular exercise and healthy eating are particularly important for people who have diabetes. To learn the latest techniques for managing diabetes, plan to attend a Basic Diabetes class offered by Lake Hospital Systems. You will find a schedule of upcoming classes enclosed.

Diabetes is running rampant amongst seniors so it is vital that we learn how to control and prevent this disease. Education and changing your lifestyle are the right steps to a healthier life.

**Wishing you a healthy, happy 2008,**

*Laura Mutsko*

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

## NEW CLASS SCHEDULE:

### GETTING STARTED WITH MEDICARE

Know someone approaching age 65 or going on Medicare for the first time? This is their opportunity to gain a basic understanding of how Medicare and Medicare prescription coverage works. I will be teaching classes throughout Northeast Ohio entitled, "Everything You Need to Know to Get Started with Medicare." The classes will be presented on the following dates and times:

2/04	10am/6:30pm	Willoughby Downtown Library
2/05	6:30pm	Hudson Community Education
2/07	7:00pm	Solon Community Education
2/11	7:00pm	Bay Village Library
2/12	10:00am	Lakeland Community College, Kirtland
2/12	6:30pm	Morley Library, Painesville
2/19	6:30pm	Shore Cultural Center, Euclid
2/20	6:30pm	Jewish Community Center, Beachwood
2/21	10:00am	Jewish Community Center, Beachwood
2/21	6:30pm	Lakeland Community College, Kirtland
2/23	10:00am	Mayfield Community Ed.
2/26	6:30pm	Berea Library
3/06	6:30pm	Lakeland Community College, Kirtland
3/11	10:00am	Lakeland Community College, Kirtland
3/11	7:00pm	Mayfield Community Ed
3/19	6:30pm	Lorain Community College, Lorain
3/29	2:00pm	Parma Library, Greenbrier Commons

Pre-registration may be required. Please contact the library or educational facility directly. For additional class locations, dates and times, please visit [www.mutskoinsurance.com](http://www.mutskoinsurance.com) or call me at 440-951-6200 for more information.

## Don't Be Left Out in the Cold Apply for HEAP Assistance Today

The Home Energy Assistance Program (HEAP) is a program designed to help eligible Ohioans meet the high costs of home heating. You may be eligible to receive HEAP benefits if you fall within these household income guidelines for 2007/2008:

<u>Size of Household</u>	<u>Total Household Income</u>
1	\$ 17,867.50
2	23,957.50
3	30,047.50

The application deadline is May 31, 2008. For more information and complete guidelines call the Lake County Council on Aging, 440-205-8111 at Cuyahoga County Department of Senior & Adult Services at 216-420-6750 or visit [www.odod.state.oh.us/cdd/ocs/regheap.htm](http://www.odod.state.oh.us/cdd/ocs/regheap.htm).

## Insurance for Acute Care

Acute Care coverage is designed to help cover expenses associated with recuperative care in a nursing home, assisted care facility or in your own home. In some cases, it can be used for expenses not paid by Medicare, Medicare Supplement or private health insurance.

Flexible benefit options consist of a daily benefit ranging from \$50 to \$250 with benefit periods ranging from 90 to 365 days based on the coverage selected.

Acute Care can provide benefits during the elimination period of an existing long term care policy, limit the use of liquid assets when sudden events occur or improve the chance for admittance into the facility of choice that may have limited Medicaid beds available.

**Call Laura Mutsko, 440-951-6200 for more details**

### Tired of Telephone Solicitors?

Are you tired of your days being disrupted by calls from telemarketers? If so, you're not alone.

To stop calls to your home or cell phone, register your phone numbers for free on the National Do-Not-Call List. It only takes a few minutes to put a stop to unwanted calls and once you are registered, you will remain on the Do Not Call list for five years.

If you are not sure who to call or how to register, call me, at 440-951-6200 and I will help you get registered.

### Mutsko Insurance Services Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental  
Medigap ♦ Annuities  
38322 Apollo Parkway ♦ Willoughby, Ohio  
Telephone: 440-951-6200  
[Mutsko@MutskoInsurance.com](mailto:Mutsko@MutskoInsurance.com)

### 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. In each newsletter, we will be introducing businesses we recommend. We are pleased to introduce:*

#### **Brunner HealthCare**

**8444 Mentor Ave., Mentor, OH 44060  
440-255-6786**

Brunner HealthCare specializes in accessibility and mobility. They have a large retail store and offer a variety of wheelchairs - both power and manual - walkers, scooters, bathroom aids, hospital beds, lift chairs and daily living aids. Brunner Health Care also installs stairway lifts, porch lifts, in-home elevators and ramp systems.

**Store hours are:  
Monday-Friday 9am to 6pm  
Saturday 9 to 4pm**