

Mutsko Insurance Services

Insurance for all ages and stages

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July, 2008



Dear Customers,

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

In appreciation, I am offering you, a \$15 gas gift card for each referral you send my way that

results in a signed application for insurance in July, August or September. Simply have the person you refer mention your name when they call me and enjoy \$15 in free gas, courtesy of Mutsko Insurance.

I am also pleased to let you know I have a new toll-free telephone number, 888-951-6201 to make it easier to reach me.

Laura Mutsko

“I Didn’t Want to Bother You!”

From time to time I get calls from clients who have questions or concerns about their insurance coverage. Often, these folks have been wrestling for a while with what’s on their minds and will tell me, “I should have called sooner, but I didn’t want to bother you.”

If this ever happens to you, no matter what kind of question you have, please call me.

I repeat, **please call me**. I am your insurance agent and I am here to help you. It is my job. And frankly, I get a great deal of satisfaction out of answering your questions and helping you resolve any issues that may concern you.

If I am not in my office, please leave a message and I will get in touch with you as soon as possible. My office phone number is 440-951-6200 or 888-951-6201 and I am here to serve you.

Long term care insurance. It’s a woman’s issue.

No one likes to think about needing long term care. But people of all ages need the protection that long term care insurance buys. Especially women – because women tend to live longer and are more likely to reach an age where they require professional long term care.

Did you know . . .

- Women face a 50% greater likelihood than men of entering a nursing home after age 65.
- 72% of nursing home residents are women.
- On average, one year in a nursing home can cost more than \$66,000 today.

While family and friends can always be depended upon to help, distance, work, and other responsibilities make it difficult for them to do as much as they might like. That’s why more and more women are incorporating long term care insurance into their financial plans.

Today’s long term care insurance policies enable you to receive care in the place of your choice, including your home if that is your preference. Long term care insurance can also be used to pay for homemaker services, home modifications including wheelchair ramps and home safety monitoring systems that help you stay in your home.

Every woman needs to consider whether long term care insurance should be a part of her financial plan. If you would like to learn more about long term care insurance, call Laura Mutsko, 440-951-6200 or 888-951-6201.

Class Makes Getting Started with Medicare Easy to Understand.

Preparing for retirement and going on Medicare for the first time is now a bit easier, thanks to a class called, **Getting Started with Medicare.**

Getting Started with Medicare is a comprehensive overview of Medicare for anyone who is turning 65 or going on Medicare for the first time. This class is designed to make Medicare easy to understand and to get all your questions answered. It helps people prepare for retirement and make informed decisions about their health care coverage.

Getting Started with Medicare is being presented at colleges, libraries and community programs throughout Northeast Ohio. To register please contact the library, college or community program directly.

7/14	Berea Library	7:00 – 8:45 pm
7/15	Lakeland Community College	10:00 – 12noon
7/15	Willowick Library	6:30 - 8:30 pm
7/16	Wakeman Library	6:00 – 8:00 pm
7/21	Grand Valley Library	6:00 – 8:00 pm
7/23	Morley Library	10:-00 – 12noon
7/23	Morley Library	6:30 – 8:30 pm
8/1	Shore Cultural Center	6:30 – 8:30 pm
8/9	Grand Valley Library	6:30 – 8:30 pm
8/14	Lakeland Community College	6:30 – 8:30 pm
9/3	Geauga Community Education	7:00 – 9:00 pm
9/9	Fairport Harbor Library	10:00 – 12noon
9/10	Jewish Community Center	10:00 – 12noon
9/13	Solon Community Education	10:00 – 12noon
9/15	Harbor-Topky Library	6:00 – 8:00 pm
9/17	Bristol Public Library	2:00 – 4:00 pm
9/18	Orange Community Center	6:30 – 8:30 pm

**For a complete list of upcoming classes go to
www.mutskoinsurance.com/seminars**

Summer Energy Assistance

Beginning July 1, 2008 the State of Ohio will accept applications for a special Summer Energy Program to provide summer cooling assistance for elderly households and for Ohioans with qualifying medical conditions. The program provides a one-time payment of up to \$100 to be put towards an electric bill payment.

To qualify, households must have a gross annual income at or under the guidelines listed below and meet **one** of the following criteria:

- Have a member of the household who is age 60 or older
- or**
- Provide physician documentation of medical necessity.

Size of Household	Yearly Income	Three Month Income
One	up to \$18,200	\$4,500
Two	up to 24,500	6,125
Three	up to 30,800	7,700

For more information or to register for the Summer Energy Assistance Program please call the Lake County Council on Aging at 440-205-8111 or the Cuyahoga County Department of Senior & Adult Services at 216-420-6830.

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:

Northcoast Senior Moving

If you or someone you know is making a change from a large household to less living space, Northcoast Senior Moving will ensure a smooth move. They will work with you every step of the way from the start of the moving decision until you are all moved in.

**For more information, call Sharon Ward
440-344-0264 or visit www.ncseniormoving.org**

Mutsko Insurance Services

Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental
Medigap ♦ Annuities

38322 Apollo Parkway ♦ Ste 201 ♦ Willoughby, Ohio

Telephone: 440-951-6200 or 888-951-6201