

# Mutsko Insurance Services

*Insurance for all ages and stages*

Newsletter, Volume 1, Issue 2

November, 2007

## Important Information for Medicare Supplement Customers

I have important information to share with you about changes in the federal Medicare program. These are changes in Medicare Part A – Hospital Insurance – that will be effective January 1, 2008.

### Medicare Part A

Hospital Insurance Hospitalization  
(Per Benefit Period)

Medicare pays all except amount indicated:

|  | <u>Jan. 1, 2007</u> | <u>Jan. 1, 2008</u> |
|--|---------------------|---------------------|
| 1 – 60 days<br>(Part A deductible)                           | \$ 992              | \$ 1024             |
| 61 <sup>st</sup> to 90 <sup>th</sup> day<br>(Per day)        | \$ 248/day          | \$ 256/day          |
| 91 <sup>st</sup> to 150 <sup>th</sup> day<br>(Per day)       | \$ 496/day          | \$ 512/day          |
| Skilled Nursing<br>21 <sup>st</sup> to 100 <sup>th</sup> day | \$ 124/day          | \$ 128/day          |

The Medicare Part B – Medical Insurance deductible will increase from \$131 to \$135 per calendar year.

Premium for Medicare Part B will be \$96.40 per month.

*Please call Laura Mutsko if you have questions regarding these changes at 440-951-6200.*

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

## 'Donut Hole' Changes You Need to Know for 2008.

You may have heard it referred to as the 'donut hole' or the 'gap.' It is the standard coverage gap set by Medicare for Medicare Part D. The new guidelines for 2008 are as follows:

After your total yearly drug costs - paid by you and your insurer – have reached \$2510 (up from \$2400 in 2007) you are responsible for paying 100% of your prescriptions costs until you have paid \$4050 (up from \$3800 in 2007) in yearly out-of-pocket costs.



### It's Time to Choose\*

Beneficiaries with Part D prescription drug coverage have from Nov. 15 to Dec. 31 to compare drug plans – and if they wish, switch to another one for next year. Why bother to compare plans again? Because most change costs and benefits yearly, so your 2007 plan might not be the best for you in 2008. Here's how to decide:

**Read the "Annual Notice of Change"** that your plan must send to you by Oct. 31 for changes in premiums, deductibles, co-payments and coverage in 2008. If you haven't received this letter, call the plan at once.

**If you decide to switch**, your enrollment in your current plan will be automatically canceled for 2008. New coverage will begin Jan. 1. For a smooth transition, switch by early December.

\*taken from AARP Bulletin November 2007



**For more information about Medicare Part D Prescription Drug Coverage please call Laura Mutsko. Laura will help you select a plan that best fits your prescription needs.**

## CALENDAR OF EVENTS

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. Laura Mutsko will be teaching classes throughout Northeast Ohio entitled, "Everything You Need to Get Started with Medicare." The classes will be presented on the following dates and times:

### Morley Library, Concord, OH

Tuesday, January 16 ♦ 10am – 12 Noon

### Concord Community Center, Concord, OH

Tuesday, January 23 ♦ time to be determined

### Lakeland Community College, Kirtland, OH

Wednesday, January 24 ♦ 10am - 12noon

### Berea Library, Berea, OH

Monday, January 29 ♦ 7pm – 8:30pm

Pre-registration is required for classes. For class locations and registration information, call Laura Mutsko at Mutsko Insurance Services at 440-951-6200.

## How would you like to receive your diabetic supplies delivered right to your doorstep?

### All at little or no out of pocket cost to you?

Priority Medical Supply pre-qualifies you over the phone and takes care of all the paperwork, too. You will begin receiving regular deliveries of your diabetes medicines and products in 90 days supplies. And, all are brand name, top quality products including test strips, lancets, insulin, syringes, meters and swabs.

Many of our Today's Option or other Medicare supplement clients are already using Priority Medical Supply's services and have been satisfied with this program.

For more information, call 866-660-1718 directly to see if you qualify. It will take only minutes to make the call.

## Dental Insurance Designed for Seniors

Pyramid Life, specialist in senior health care coverage, is offering a new dental plan that is specifically designed for seniors with no restrictive networks and a generous choice of benefits.

Senior Dental Insurance from Pyramid Life allows you to choose any dentist you wish to provide your care. You can choose the level of coverage, from high to low, that best fits your needs and your budget. This program offers coverage for dental procedures often needed by seniors. A typical policy offers \$1500/year benefit for \$27.92 a month, with a \$25 deductible.

**Call Laura Mutsko at 440-951-6200  
For more details on Senior Dental Insurance.**

## *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 you businesses we recommend. We are pleased to introduce:*

## Hogan Organized Living

Hogan Organized Living is a full-service professional organizing firm operated by Marge Hogan Mackey and serves businesses and individuals in Northeast Ohio and beyond. The company helps clients get a handle on things by physically organizing 'stuff.' Marge also teaches effective strategies and methods for staying organized.

To contact Marge, call 216-381-5957 or visit her website at [www.hoganorganizedliving.com](http://www.hoganorganizedliving.com).

## Mutsko Insurance Services Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental  
Medigap ♦ Annuities ♦ Preplanned Funerals  
Apollo Parkway ♦ Willoughby, Ohio ♦ Telephone: 440-951-6200  
[lmutsko@sbcglobal.net](mailto:lmutsko@sbcglobal.net)