

# Mutsko Insurance Services, LLC

The Latest News from Your Friends at

Summer 2018

## Summer Sunshine: Friend or Foe?

Studies indicate that getting outside and enjoying moderate amounts of sunlight is good for all of us. Sunlight is a natural mood enhancer. It infuses our bodies with much needed vitamin D and helps to boost our immune system.

It even improves overall sleep patterns.

But the sun also poses a number of serious health threats. Not only does over exposure to UV light from the sun cause sunburn, skin damage and premature skin aging, it can also cause skin cancer. In fact, reports show that sun exposure causes more than 90 percent of skin cancers.

Certain medications (e.g., antibiotics, antidepressants, acne medications (retinoids)) can also increase sun sensitivity. Ask your physician whether any medication you are taking will make your skin more sensitive to the sun.

Dermatologists recommend using sunscreen whenever you are out in the sun. Today's sunscreens are lightweight, easy to apply and feel so good you'll forget you're wearing them.

If you are not sure what kind to use, ask your dermatologist for a recommendation of a sunscreen for your skin type.

### Sun and Your Eyes

Your eyes and the delicate skin around them are vulnerable to the effects of the sun.



Shielding your eyes regardless of the cloud cover or the weather is crucial not just in the summer, but year round. In

fact, all of us should be wearing sunglasses with UV protection whenever we are outside.

Extended exposure to the sun's UV rays has been linked to serious eye damage, including cataracts and macular degeneration

Since shielding the eyes from damaging radiation is crucial, it is important to make sure your sunglasses provide 100% UV protection from both UVA and UVB rays. Your eye care professional can advise you about newer coatings added to the lenses of your sunglasses.

### INSIDE:

- New Medicare Cards
- Important Vaccines
- Keep in Touch

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# Letter from Laura

Dear Friends,

The beginning of August reminds me that it's time to squeeze in as much summer fun as possible before fall closes in. Here are a few ideas that caught my eye:

## Mentor Rocks Series:

It's a weekly celebration of music, food and family fun held every Tuesday at 7 PM at the Civic Center. Bring a blanket or lawn chair. Visit [www.mentorrocks.info](http://www.mentorrocks.info).

## Rabbit Run Theater:

Rabbit Run Theater is one of the few barn theaters still in operation. They wrap up their summer season with "Evita" running through August 18 followed by "Vincent" presented through September 1st. Visit [www.rabbitrunonline.org](http://www.rabbitrunonline.org).

## Flats Festival:

Talented artists from around the country will line the streets and walkways of the East Bank of the Flats in downtown Cleveland on August 19, 20 and 21. Musicians and dancers will also be performing. Visit [www.artsfestival.com/festivals/flats](http://www.artsfestival.com/festivals/flats) for more info.

Learn more about all the different activities going on in Northeast Ohio! Visit the Lake County Visitors Bureau website at [www.lakevisit.com](http://www.lakevisit.com) or the Cleveland Visitors Bureau at [www.thisiscleveland.com](http://www.thisiscleveland.com) to find something new and interesting to do before summer slips away.

Sincerely,  
Laura Mutsko

Continued from Cover

and block 100% of UV rays. Or look for lenses with UV coating, and polycarbonate lenses that have built-in UV coverage.

Some prescription glasses can be fitted with photochromic or polarized lenses. Photochromic lenses change from clear to dark automatically when exposed to UV rays. Polarized lenses reduce or eliminate glare and reflections from the sun.

Finally, opt for wraparound sunglasses or close-fitting sunglasses with wide lenses in order to protect your eyes from every angle.

The shorter days of fall are just around the corner. So, get outside, enjoy the summer sun while it's here. But do it safely – with lots of sunscreen and some cool looking sunglasses!



## When Will I Get My New Card?



The mailing of new Medicare cards is well underway to more than 59 million Medicare enrollees. The new cards are being mailed in waves by state so don't be concerned if you have not received yours yet. The group that includes Ohio enrollees has not yet been mailed.

You can check the mailing status for all cards by visiting [medicare.gov/newcard](http://medicare.gov/newcard). While you are there, sign up for an email that CMS will send once your ID cards have been mailed.

### Watch out for scams

Be on the watch for scam artists who may try to get

**The new Medicare cards will no longer contain your Social Security number. Instead, they will have a random, unique sequence of numbers and letters.**

a hold of your personal information (like your current Medicare number). Medicare will never call or visit you uninvited and ask you for your private information. There is nothing that you need to sign up for or do in order to get your new Medicare card. It will be mailed automatically to the address you have on file. If your mailing address with Social Security is not up to date, contact them at [ssa.gov/myaccount](http://ssa.gov/myaccount) or 1-800-772-1213.

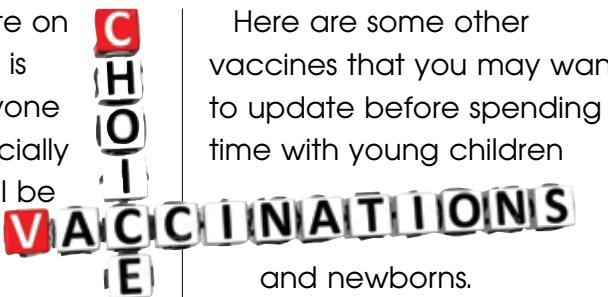
If someone asks you for your information, for money, or threatens to cancel your health benefits, hang up and call Medicare at 1-800-MEDICARE (1-800-633-4227).

# Important Vaccines for Grandparents

Staying up to date on your immunizations is important for everyone but it can be especially important if you will be spending time with a newborn baby. In fact, it is not uncommon today for young expectant parents to request grandparents update their immunizations, especially for whooping cough.

Whooping cough (Pertussis) is a highly contagious respiratory illness that is on the rise. While people of any age can get whooping cough, infants are especially vulnerable. Babies typically receive their first dose of the whooping cough vaccine at two months, but are not fully vaccinated until around six months. Prevention is especially important for this group since half of all infants under 1 year of age who get whooping cough need to be hospitalized.

The Center for Disease Control and Prevention (CDC) recommends getting a Tdap (combined immunization for tetanus, diphtheria and pertussis) shot at least 2 weeks before having contact with an infant. You should talk to your doctor about this if you anticipate having close contact with an infant younger than 12 months, or if you don't remember ever receiving a Tdap shot.



Here are some other vaccines that you may want to update before spending time with young children

## **Flu Vaccine**

Getting an annual flu vaccine protects you and any children you are in close contact with from serious risk. Children under the age of five are at higher risk of serious flu-related complications. Babies under the age of 6 months are too young to receive a flu shot, so it is especially important to protect them from flu germs.

## **Pneumonia Vaccine**

Pneumonia is a serious lung infection that can be caused by bacteria. Adults over the age of 65 and children younger than age 5 have increased risk of getting pneumonia. Adults over the age of 65 are advised to receive a dose of both pneumonia vaccines, the pneumococcal conjugate vaccine (PCV13) and the pneumococcal polysaccharide vaccine (PPSV23).

## **Shingles Vaccine**

Anyone who has had chickenpox can get shingles, but the risk of shingles increases as you get older. In addition, people with shingles can spread chickenpox which is espe-

cially serious for infants.

Medicare, Medicare Advantage plans and most other health insurance plans provide coverage for common immunizations and vaccines. Check with your insurance provider or ask your doctor to verify your coverage by contacting your health insurance provider or agent.

## **Talk with your doctor**

If you're not sure which vaccines you should get or have questions about them, talk to your doctor. He or she can explain the CDC's recommendations and help you decide which vaccines would be best for your health, as well as the health of children who spend time with you.

*let's keep in Touch*

Please let us know if your phone number has changed or you have disconnected your land line preferring your cell phone instead. We would also like your email address so we can keep in touch with you electronically. You can trust us to never share your information or pass it on to solicitors.

My phone number is 440-255-5700; toll-free at 1-888-951-6201 or email: [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com)

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