

More than 12 million Americans will need long-term care by 2020 ... *Most will be Women*

Women have traditionally been our primary caregivers. They care for their children, their parents and often their husband or partner. They typically spend as much as 50% more time providing care for others than the men in their lives.



But, their caregiver responsibilities take a toll on their own health as one in four female caregivers will develop health problems of her own. And, because women generally live longer than men, women are less likely to have a caregiving partner at home when they need it.

This makes long-term care planning especially important for women. A woman who is age 65 today can expect to live an additional 23 years or more. If they are fortunate, they will remain healthy and independent. Those who need help may want in-home caregivers or to live where they can receive the care they require.

But what about the cost?

Paying for care is expensive: Average annual home health care costs can run anywhere from \$50,000 to \$75,000 or more. Residential care in an assisted living facility or nursing home will be much more. This is why it is so important for women to look into long term care insurance.

There's no question that women face a special set of issues when it comes to long-term care. With some advance planning, they can be assured of receiving quality care, their family will not be burdened and their savings will be protected. This is what planning for long-term care can provide. If you would like to learn more, let me know and I will help you look at options.

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Dear Customers,

My hope is that by the time you receive this newsletter, the rains have let up and we are finally having some summer-like weather. After all, there is so much to see and do outdoors in Northeast Ohio and especially in 'Remarkable' Lake County, OH.

The Lake County Visitors Bureau is inviting visitors to come to Lake County and experience all it has to offer under their new banner of "Remarkable Lake County." They want to introduce you to Lake County's world-class wineries, national and local heritage sites, Captains games, a myriad of festivals and outdoor escapes. It is nothing short or 'Remarkable' that all of this is right in our backyards, less than 20 minutes from downtown Cleveland. For a copy of the visitor's guide, log into www.mylakeoh.com.

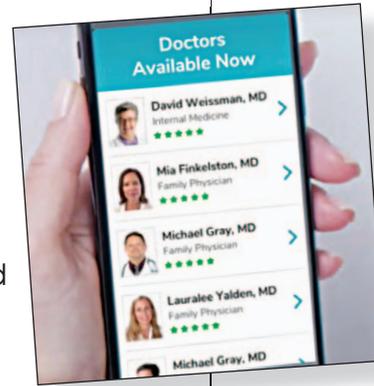
If you love live music, get ready to ROCK! The Mentor Rocks Series features a free weekly celebration of classic rock music, food and family fun at the Mentor Civic Center every Tuesday night through August 27. International and national tribute bands play music by artists like the Rolling Stones, Bob Seger, Queen, Paul McCartney and more. Bring your lawn chairs and blanket. Admission and parking are free. Mutsko Insurance Services is a proud sponsor of this event

I look forward to seeing you at one or more of these events. You can be sure I'll be there making the most of the summer fun.

Laura Mutsko

Video Doctor Visits

LiveHealth Online, an Anthem Advantage Plan approved service, lets members see board-certified doctors, licensed therapists and psychologists through two-way video on their smartphone, tablet or computer. Not only is this convenient, it is available at a \$0 (zero) copay, saving members the cost of an office visit.



The visit is just like seeing your regular doctor face-to-face. You simply use your web camera

instead. This means you can see your in-network health care provider from your home, your office, when traveling . . . just about anywhere you have a mobile device or computer and internet access.

It's easy to get started. You can sign up at livehealthonline.com or download the free LiveHealth Online mobile app and register. Make sure you have your Anthem health insurance card ready. You'll need it to answer a few questions.

What's Covered? There's an App for That!

Medicare is making changes. They are introducing a number of innovative tools to make it easier to access timely, accurate Original Medicare information. Their new, improved version of the "What's Covered" mobile app is quickly becoming a favorite.

The new "What's Covered" app offers advanced search features that show you what items and services are covered by Medicare Parts A and B and how to get covered benefit and basic cost information. With it, you have the ability to look up Medicare's coverage of a test or procedure simply by typing a description into the search bar. It also allows you to browse all services from an alphabetized list of everything from acupuncture to yearly wellness visits as well as a complete list of covered preventive services. A Spanish version is among the latest improvements.



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Head to Toe Coverage from Anthem

While routine foot care is generally not covered by Original Medicare, Anthem Advantage plan members have access to unlimited visits to in-network podiatrists without copay or cost to them for routine foot care.

The routine foot care covered by Anthem includes: "Removal or cutting of corns or calluses, trimming nails and other hygienic and preventive care in the absence of localized illness, injury or symptoms involving the feet."

The routine foot care services covered by Anthem can be identified by the following foot care CPT codes.

G0127: Trimming of dystrophic nails, any number

11055: Paring or cutting of benign hyperkeratotic lesion (e.g., corn or callus) single

11056: Paring or cutting of benign hyperkeratotic lesion (e.g., corn or callus) 2 to 4

11057: Paring or cutting of benign hyperkeratotic lesion (e.g., corn or callus) 4 or more

11719: Trimming of non-dystrophic nails, any number

11720: Debridement of nail(s) by any method(s) 1 to 5

11721: Debridement of nail(s) by any method(s); 6 or more

While these codes are provided for references purposes, this may not be an all- inclusive list. If you have questions on your coverage for foot care services, discuss this with your podiatrist's billing department or your Anthem Advantage Plan customer service department.

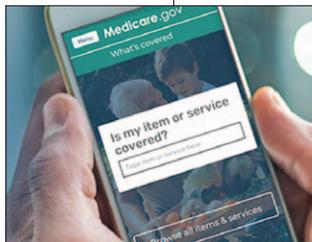


...What's Covered continued

The information provided is general in nature and does not take into account whether you have supplemental insurance, a

Medicare Advantage Plan or other insurance coverage.

The "What's Covered" app is available for free from both the App Store and Google



Play. Search for "What's Covered" or "Medicare" and download the app to your phone or other smart device.

You can also go to www.medicare.gov/blog/whats-covered-mobile-app for access to the app.

We Have a New Look!

Everything needs an update from time to time. And, it was time to give our website and facebook page a fresh new look. Our goal is to make it easier for you to find the information that is important to you.

Our research has indicated our customers are relying more heavily on their smart phones and mobile devices to search our site. In response, we've added new functions and features that will improve our mobile users' experiences.

You will find downloadable forms and interactive features including:

- Shop online options for Vision, Dental and Travel Insurance.

- Request a Quote Form you can use for all your insurance needs.

- Interactive Rx Drug Lookup Form, to securely send us your prescription information online.

For updates and interesting facts between newsletters, become a facebook friend of Mutsko Insurance Services at www.facebook.com/Mutskoinsurance.

We will continue to offer you news, resources and updates on insurance matters as we have in the past. Please visit our website at www.mutskoinsurance.com and let us know what you think. We look forward to hearing from you.

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