

healthIMPACT



Welcome back to our quarterly newsletters. There are many new updates to share with you from Howard + Howard Insurance Agency, LLC and we're excited to re-launch our newsletters to you after a slight 4-year hiatus since our last newsletter in October 2014. After seven years, you'll be excited to know that Helen Howard has rejoined our agency as the new Chief Marketing Officer (CMO) of our main organization and its subsidiaries. We also have a lot to share with you from what we're up to and where we're going in 2019. Relax. Grab a drink...and enjoy!



Welcome Back, Helen Howard!

You may have wondered who the other "Howard" was who helped built the name Howard + Howard Insurance Agency. Some of you may have had Helen as your Agent of Record when we started ESI in Washington State. Not everyone knew but some of you may have known that for the past 7 years, Helen has been working for UnitedHealthcare's

Medicare & Retirement division in San Diego County — training, developing and managing over 750 agents as their Market Manager. Helen grew the external broker channel to three times its original size during her tenure. Working in that environment has definitely put Helen on the Medicare & Retirement map. Helen brings with her a wealth of knowledge, experience and key partnerships that Howard + Howard will be able to build upon as we expand and develop our sales force in the 24 states we're in. As our new Chief Marketing Officer for Howard + Howard Insurance Agency, Evergreen State Insurance and HowardCRM, we are very excited to see what this creative and resourceful gal has up her sleeves.

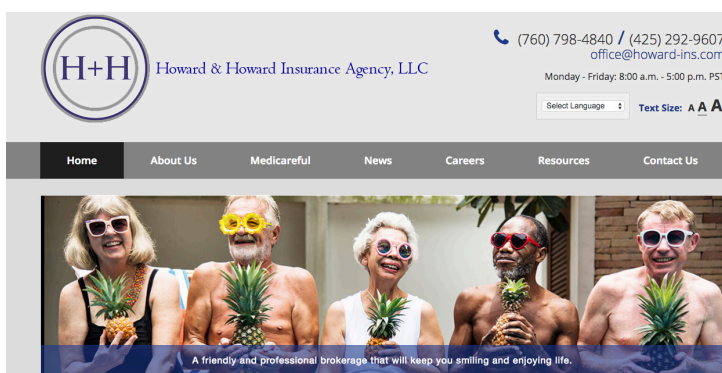
NEW H + H Logo

Out with the old, in with the new we always say. With Helen's return to the agency fold, she started with the logo and thought it would be better received since Brent kept calling the company "H + H" when describing our agency. The nickname caught on and we decided to revise our original logo. We hope you like it.



NEW Howard + Howard Website

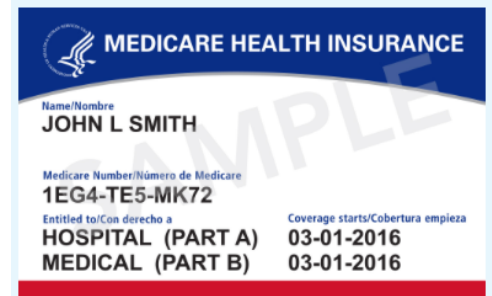
So we were thinking why just change a logo? Why not go for it and redo the entire website too? We've worked hard to simplify our website so it would be more functional for our clients and easier to view what's important to you. This site is solely for our clients and the general public. Please visit the new site at: www.howard-ins.com. We look forward to you seeing what we're up to in the upcoming months.



NEW Medicare Cards Arriving to Your State

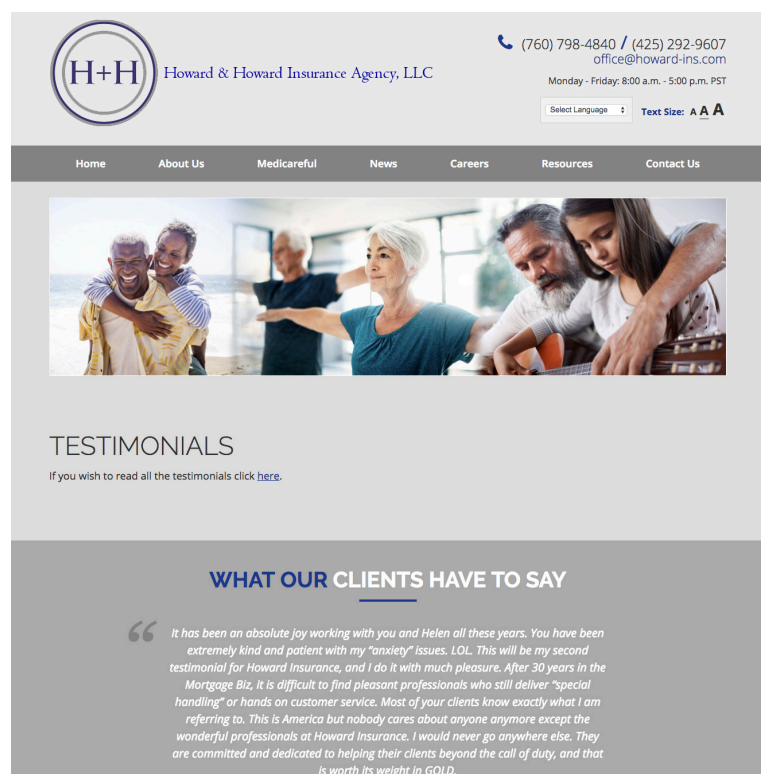
Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity.

YOUR NEW CARD WILL LOOK LIKE THIS:



3 things to know

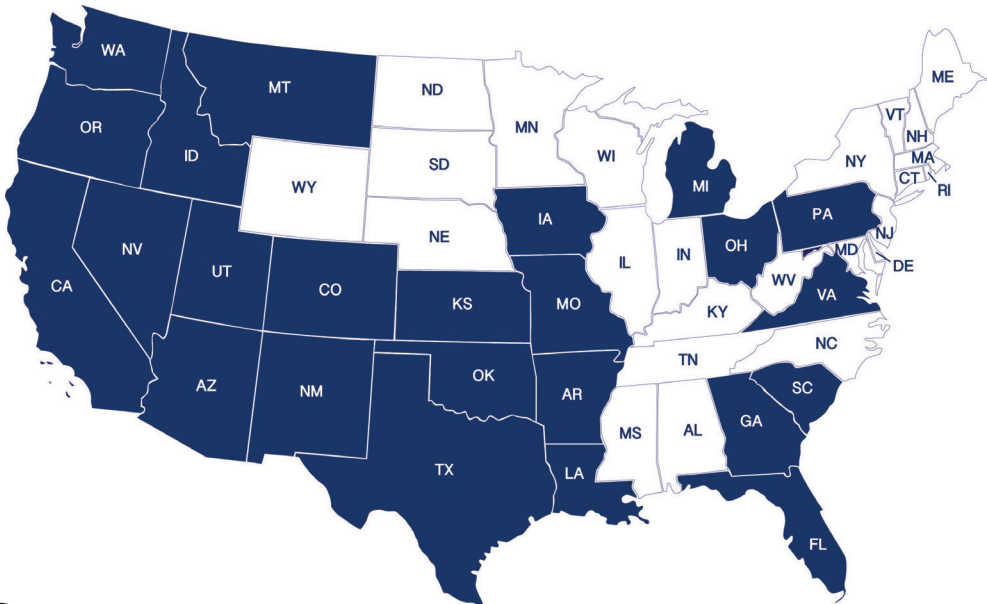
1. Your new card will automatically come to you. You don't need to do anything as long as your address is up to date. If you need to update your address, visit your My Social Security account. - Opens in a new tab
2. Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
3. Your new Medicare Number is a unique combination of numbers and letters. Your new number uses numbers 0 thru 9. The letters S, L, O, I, B, and Z are never used.



Have You Moved?

Please call & update us with your current email, phone numbers and address. That way we are able to help answer any of your questions year round. We would also like to know how you would like to be communicated with: email, USPS mail, phone, WebEx, or all of the above? We want to be respectful and give you the opportunity to tell us how you want to receive information. If you would like a future newsletter sent to you via email, we can definitely do that too! Email us at: helen@howard-ins.com to let us know.

24 States We are Now In



Wellness Visits vs. Routine Physicals

Many of the health plans offer “wellness” or “preventative” benefits. These are things like an annual visit with your PCP, flu & pneumonia shots, bone mass measurements, annual screening mammograms etc. All of these preventative services are based upon set time guidelines set by Medicare, such as once every 12 months, 24 months or 60 months etc.

Many people get confused between the Wellness Visit and an Annual Physical so here’s some clarification:

Wellness Visits are benefits covered by Original Medicare and your health plan for new Medicare beneficiaries (“Welcome to Medicare Visit”) and all Medicare beneficiaries once per year (“Annual Wellness Visit”). These visits are not “routine physicals” or “annual physicals”. The purpose of the Wellness Visit is to allow the physician and member to review medications, health concerns and develop/update a personalized prevention plan based on the member’s current health and risk factors. Wellness Visits are covered by Medicare Supplement and Medicare Advantage Plans. In a nutshell, it’s just a conversation. It’s not about removing your clothes for your doctor to examine you.

Routine/Annual Physicals are an additional benefit covered by many Medicare Advantage plans. The routine physical is a comprehensive, head-to-toe physical exam and is a \$0 copay to members of the plan. The purpose of the exam is to screen for disease, promote a healthy lifestyle, and assess a member’s potential risk factors for future medical problems. Your doctor will perform many exams, such as listening to your heart and lungs, take your blood pressure and heart rate, and look your skin over for cancerous lesions. The annual physical is **NOT** covered by Medicare Supplement/Medi-gap policies.

Retirement Planning 101

It’s important to us that you’ve thought about your retirement and planned for the best possible outcome. We would be more than happy to send you the Social Security Retirement Planning Toolkit via email to assist you in helping you plan your retirement future. Simply email: helen@howard-ins.com requesting the info and you’ll be sent the entire toolkit package for your review with our compliments.

Timeline for Retirement Planning

50	59½	62	65	66	67	70	70½
Begin making catch-up contributions, an extra amount that those over age 50 can add to 401(k) and other retirement accounts. Check your Social Security Statement online every year for earnings accuracy and to learn what your estimated benefits will be.	No more tax penalties on early withdrawals from employer-provided retirement savings plans such as 401(k) plans and other individual retirement accounts, but leaving money in means more time for it to grow. Also, withdrawals will be taxed as regular income.	Earliest age to collect Social Security retirement benefits; however, claiming before the full retirement age results in reduced monthly benefits.	Sign up for Medicare and Medicare Part D.	Receive Social Security full benefits, depending on your birth year.	Earn Social Security Delayed Retirement Credits, which increase monthly benefits for each month claiming is delayed between the full retirement age and age 70.		Start taking minimum withdrawals from most retirement accounts by this age; otherwise, you may be charged heavy penalties in the future.

ANOC Letter for Medicare Eligible Recipients:

By mid-late September, you’ll be receiving what’s called an ANOC letter [Annual Notice of Change]. It details the changes to your Medicare Advantage Plan or Prescription Drug plan that will occur in 2019. However, the ANOC is specific only to the benefits you are currently receiving. If you didn’t sign up for a gym membership, or dental, or vision etc., those benefits will not be listed. Again, please call us so we can perform a comprehensive plan review for you and ensure you are in the best health plan for 2019. If you are enrolled in a Medicare Supplement (aka Medigap) plan, you will NOT receive the ANOC letter for your Medicare Supplement plan.

Thank You For Your Business

Many of you have already referred your family, friends, neighbors, and co-workers to us. Thank you very much for trusting us to handle your loved ones’ health insurance! Referrals are the highest compliment you can pay us. We want to thank you very much for your referrals, and remind you that our services are always free and cost you nothing. If you have someone to refer to us please have them call us at (760) 798-4840 or call (425) 292-9607.

As always, we wish to thank you for your business, for your loyalty, and for trusting us with your healthcare decisions.

Helen & Brent