

YOUNG'S INSURANCE SERVICES

HEALTH * LTC * ANNUITIES * LIFE * RX PLANS

October Issue

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From the desk of . . .

Dan & Antoinette Young

Are you ready? The chaos is about to start! Medicare recipients have an open enrollment starting Nov. 15th to review Prescription Drug plans and Medicare Advantage plans. We tried as always to stay on top of every company, every plan, and all the new prices and formularies available all across PA. To say "we've kept busy" is an understatement! We would like to take a moment to ask in advance for your patience. For us, this time of year coming up is as crazy as tax season is for accountants! Please keep this in mind if it takes a little extra time returning phone calls, e-mails and new applications. Much of our time lately has been spent filling out more forms, new licensing, getting our annual certification courses completed and volunteering informational assistance at local pharmacies all in preparation of the new programs coming out. Your patience is greatly appreciated in advance!

So here it is . . . in our efforts to stay in touch, we are sending you the October's issue of our quarterly newsletter. In this issue we've enclosed a form for you to fill out your prescriptions for us to run comparisons if you wish. You'll also find some thoughts to ponder, interesting new information, fun factoids and ideas! We will try, throughout the year, to send

updated issues and keep you informed of changes in the insurance market and related fields.

You all know we like to keep in touch so, if you have any information, comments or announcements that you would like to see included, please drop us a line and let us know! Send it to:

Young's Insurance Services
Attn. NEWSLETTER
2950 Felton Rd. Suite 204
East Norriton, PA 19401

What's New

* First on the "What's New" topic list, let's talk Medicare. Effective for 2008, the Part B Premium will increase from \$93.50 up to \$96.40. This is the amount you have to pay to participate in Medicare Part B. The Part A Hospital Deductible, which most people have covered by their insurance companies, will go up from \$992 to \$1024. The Part B deductible will go up from \$131 to \$135.

* Up next under "What's New" we have RX plans. Many 2008 Medicare Prescription Drug Plans have been announced already. Many plan premiums have gone up. Formularies have changed. We have enclosed a prescription sheet for you to fill out if you wish us to compare plans for you this year.

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page 1

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(What's New Cont. from page 1)

From that point we'll run plans and choices, then contact you back with the best options we have available. In some cases, you might be fine with the plan you currently have. If change is needed, we'll process a new application for you. **WE STRONGLY RECOMMEND COMPARING PART D RX PLANS EACH YEAR!**

Important: You only have ONE chance to review and change your prescription coverage between the annual election period of Nov. 15 – Dec. 31.

* Moving right along with other "What's New" news, Young's has a new website! We hope this helps promote our services, agents and up to date information. Many things will be added as we move forward with our venture! Visit us at www.yisonline.com and feel free to send us any feedback!

Take a look:

Private Fee For Service Plans (PFFS) Don't be fooled! Many people have been introduced to these new heavily pushed programs referred to as an all-in-one plan that provide health coverage as well as prescription benefits. Unaware of the many deceptive marketing and selling practices accompanying these plans, many seniors signed up

under false information. Over 300 complaints went to the insurance department last year. With a PFFS plan doctors can choose to accept or deny care patient-to-patient, and VISIT-to-VISIT. When properly implemented, these PFFS plans do have their place in the market for certain individuals however, most were never explained the benefits adequately. Medicare Supplements still remain the most comprehensive form of health insurance for seniors. As far as "Medicare Advantage Plans" go, there are certain cases in which they make a good fit with plans like HMO's and PPO's offer, however, PFFS plans can be more tricky. Consider these things before jumping:

- It is illegal for anyone to come to your home uninvited to sell Medicare insurance. Don't believe anyone who says they're "from Medicare."

- Go to www.medicare.gov for impartial information on all the options, original Medicare, Medicare Advantage plans, prescription drug plans and Medigap policies and to compare their costs and benefits. Or call the Medicare help line at 1-800-633-4227. If you use an insurance agent, choose one who is not paid to sell just one company's plan.

- Don't be rushed into enrolling! Take a few days to consider.

- Do not sign anything before you're sure the plan is what you want. If not, call the Medicare help line and quote the plan's name and ID number to learn exact details of the plan and whether Medicare has approved it for your area.

- Make sure your doctors, specialists and hospitals you prefer will accept the plan—even if a salesperson tells you it's "good anywhere."

- Doctors and Hospitals can decide to accept a **PFFS** on a "visit by visit basis".

- If you find you've enrolled in a Medicare Advantage plan because you were confused or misled, call the Medicare help line and ask to be re-enrolled in original Medicare or switched to another MA plan. If you already have medical bills the plan refuses to pay, ask to be re-enrolled retroactively, so Medicare can pay the bills at its usual rate. If that doesn't work, ask to talk to a caseworker at your regional Medicare office. *If you're in both Medicare and Medicaid, you can switch to another MA plan or back to original Medicare at any time.

- Don't be afraid to call Young's Insurance Services. We are here to help you. Even if you received something by mail or another agent, we will be glad to inform you of the ups and downs of each plan.

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page 2

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(Take A Look Cont. from page 2)

Many companies and agents are just getting involved with these plans but we have been here over a decade giving professional advice unbiased.

- Be careful of companies selling new plans over the phone! We've received several phone calls from clients letting us know that they have received not only propaganda in the mail with new health and prescription applications, but also phone solicitation calls to encourage either new or continual enrollment in a given plan. **DO NOT SIGN UP THIS WAY!** Not only would there be no paper trail or third party agent to verify the transaction and assist you later, but you could end up losing your ONLY chance to pick the correct program for the upcoming year. You only have this brief window of opportunity to choose the right plan. Your current one might turn out to still be the best, it might not!

Look at all your options carefully or allow us to assist you. Please call us if you are concerned or have any questions, 610-275-7923.

Remember, any information or applications that is sent from us will be clearly marked from YOUNG'S INSURANCE SERVICES.

Announcements

In and around our office . . .

Happy Birthday to you,

Happy Birthday to you,

Happy Birthday to you,

Happy Birthday Dear . . .

Nick Young, agent Oct. 13th

Tim Young Oct. 11th

(both sons of Dan and Antoinette)

Happy Birthday to you!

Anniversary Celebrated!

Dan & Antoinette Young celebrated 19 years of wedded bliss on September 17, 2007!

"Send A Friend"

Part D Review Event
An event to review RX plans and healthcare **for friends and families** of our clients and or people just entering the Medicare market! Obviously, we review our clients' prescription plans automatically each year if you wish us to. **FOR YOU, we've enclosed a sheet in this newsletter to fill out. THIS WILL BE THE EASIEST WAY FOR OUR CURRENT CLIENTS TO HAVE A COMPARISON MADE. This allows us to have you current office files accessible and keep new RX sheets in one spot! Please take advantage of this.**

However, many more people can benefit from our prescription and healthcare comparisons. Please pass on the following dates and location where we will bring agents along to assist people with healthcare and medication needs.

Fri., November 30th, 2007
9 am - 4 pm

Fri., December 7th, 2007
9 am - 4 pm

Homewood Suites

Valley Forge Hotel

681 Shannondell Blvd.

Audubon, PA 19403

Phone: (610) 539-7300

Send a friend and tell them to mention who your agent is!

Tips & Ideas

In our travels, we have heard about some wonderful tips. Here are some to try, read on . . .

1) Keep your Chimney clean!

To keep your chimney clean, throw a handful of salt on the fire, strange but it's said to work!

2) Coffee Grinder:

Grind up a cup or so of rice in a coffee grinder to clean the grinder and sharpen its blades.

3) Ink Stains:

One way to get out ink stains is to put rubbing alcohol on the stain - it disappears! This must be done before washing.

4) Photos Stuck Together:

With a hair dryer on low, slowly melt them apart.

(5) Pot Boiling Over:

Butter or grease the rim of a pan in which you cook rice or pasta so it won't boil over.

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Recipes

B.L.T. Dip

Classic Bacon Lettuce Tomato sandwich turned dip! So simple yet so scrumptious!

Prep. Time: 0:25 Serves: 16

1 lb. bacon - fried, drained

1 cup mayonnaise

1 cup sour cream

1 med. tomato - seeded, diced

shredded lettuce - as needed

1 loaf bread

In a medium bowl, combine mayonnaise and sour cream.

-Crumble bacon into the sour cream mixture.

-Mix in tomatoes and sprinkle with shredded lettuce just before serving.

-Toast bread and cut into triangular quarters.

-Present dip with a knife to spread over the toast.

Lazy Peach Pie

Prep. Time: 0:30 Serves: 16

3/4 cup butter or margarine - melted

1 cup self-rising flour

3/4 cup milk

1 cup granulated sugar

14 oz. can peaches - drain, reserve juice

Spread butter evenly over bottom of a 9" X 9" X 2" pan.

-Mix flour, sugar, and milk and pour over margarine.

-Drop peach slices over batter and pour peach juice over peaches.

-Sprinkle with nutmeg or cinnamon if desired.

-Bake in 350-degree oven until brown.

Riddle Me This . . .

1) **Days of the Week**

Can you name three consecutive days without using the words Monday, Tuesday, Wednesday, Thursday, Friday, Saturday or Sunday?

2) **What am I?**

I can be big or small, short or tall. I can dance to music but can't hear at all. I have many names, but am called just one. I can be slow as a snail, but from me you can't run. What am I?

3) **Question:** What can be heard and caught but never seen?

4) **Question:** They have not flesh, nor feathers, nor scales, nor bone. Yet they have fingers and thumbs of their own. What are they? *(Answers on last page)*

Did You Know . . .

- 1 out of 2 people who live to age 85 will get this disease . . . Shingles.

If you've had chickenpox, you are at risk! The same virus that causes chickenpox causes shingles. Once a person has had chickenpox, the virus can live, but remain inactive in your body. If it becomes active again, usually later in life, it can cause Shingles. The virus usually has no symptoms or warnings signs. It is also hard to recognize. Some of the first signs may include, itching,

tingling, burning and blistering rashes, which can last up to 30 days. For most people, the pain associated with the rash lessens as it heals. However, some pain can last for months or years in some people. This is called, post herpetic neuralgia or PHN. This type of pain can range from a burning throbbing pain to a stabbing or shooting pain. For some, the slightest breeze against the skin can be painful. Shingles can also lead to other complications such as scarring, muscle weakness, and loss of vision or hearing. The older you get the weaker your immune system can become. Out of 1 million cases, in the US every year, over half occur in adults over the age of 60. One out of two people over the age of 85 WILL get Shingles! It is highly recommended that you speak with your doctor about the risk associated with Shingles and the vaccine that is available to see if it may be right for you.

- NCDA, You may qualify!

Seniors may qualify for help with heating bills, health care programs, prescription drugs, in home health services, financial assistance, legal, housing and property tax services and nutrition programs. The NATIONAL COUNCIL ON THE DEPARTMENT OF AGING (NCDA) provides these services and more.

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(Did You know Cont. from pg 4)
They have a free, confidential online service at www.benefitscheckup.org or you can contact the National Energy Assistance Referral at 1-866-674-6327.

In the Spotlight

In our efforts to encourage business for our clients we wanted to take a minute and recommend a service that might be of use to you! Please tell him we sent you!

Meet A Client of Mine!

By Agent Robert G. Darnell

Computer Repair Extraordinaire! If you have been looking for a way to fix your computer at a reasonable price, I have just the way to do it, **Wayne Snyder** of DELAWARE VALLEY INFORMATION SYSTEMS.

I met Wayne through my parents. He was working on their computer. At the time he was working at STAPLES. My parents were thrilled with him and referred him to me. At the time I had different companies working on my computer. The cheapest was \$75 an hour. Then I met Wayne.

Wayne is 21 years old. I recently met up with him to talk about how he got started. When he was young he read tons of book and had joined every computer club in high school. Not only is he reliable but also his prices cannot be beat! He is the only person I trust to deal with from now on.

Wayne also does all the work most of the time AT YOUR OWN HOME! No account is ever too far to travel. Compare these prices to \$75 an hour elsewhere...

Hourly Rates -

BUSINESSES - \$40 an hour

PERSONAL - \$30 an hour

SENIOR CITIZENS - \$25/hour

Trip charges -

IN STATE - \$15 and under

OUT OF STATE - \$20 and up plus tolls. He also does web designs, lessons, businesses, and personal accounts.

Visit his website at

WWW.DVISINC.ORG

Phone (610) 389-8305 or email WRS019@COMCAST.NET

Mention Young's Insurance to get a DISCOUNTED RATE!!!

Thanks To Our Friends!

Listed here are just a few of our friends and clients who have been kind enough to recommend us to a friend. There have been many more we've forgotten to write down and include on this list in our haste. We apologize and want to thank those people as well, you all know who you are!

Robert & Helena Angle
relatives & clients

Sandra Young
relatives & client

Catherine & Errol Livelsberger
relatives & clients

Florence Mano (Mano Creations)
Young's Ins. Embroider

Mack & Dolores Tipton, *clients*

Robert & Yvonne Kratz, *clients*

Theodore & Eleanor Rogalis
clients

Sara Geyer, *client*

Rose Ellen McGinnithen, *client*

Daniel & Betty Zaskoda, *clients*

Kenneth & Margaret Yamada
clients

Bette Shettsline, *client*

Clayton & Margaret Regar,
clients

Irma & Raymond Burns, *clients*

Walter & Anna Mae
Komorowski, *clients*

Maria Shields, (Ameriprise)
Young's Associate

King of Prussia Acme
Pharmacy Girls!

And many, many more! Thank you all for considering us and passing on our name! Your thoughtfulness is greatly appreciated!

"Riddle Me This" answers:

- 1) Yesterday-Today-Tomorrow
- 2) Shadow
- 3) A Remark
- 4) Gloves