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October 2009 Issue

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From the desk of...

Dan & Antoinette Young

Hello! We hope this newsletter finds everyone well. You all know what I'm about to say, "Here we go again". Another Medicare Prescription season is about to kick off. Enclosed in this issue, is the yellow Annual Prescription Review Sheet we send out each year. This is a **complimentary** service we offer to help guide our clients through the array of choices. Please know that using our service and filling out the yellow sheet is **OPTIONAL!** While it is recommended that every Medicare recipient review their coverage annually, you may do this yourself or have a family member assist you if you prefer. If you are not on Medicare or if do not need to review your RX plan, please feel free to pass the yellow sheet along to a friend or family member who might benefit from our service.

There will be many changes this year with Medicare's drug plans and health insurance options. So in this issue we will try and focus on a few of them for you.

As mentioned in the last newsletter we've updated our website. For years we've kept the same website format. Finally, after many changes and additions, we went live with the new site and since then we've had over 50,000 visits to our website! If you have access to a computer and a few available minutes, check it out at www.yisonline.com

Well, it's now October and it seems to us that from this point, the holidays rapidly approach! We hope the upcoming fall days are filled with good health, good times shared with family and friends and lots of laughs.

Special thanks continue for all the calls, gifts and cards that still keep coming our way for our 5 month old addition Jake Ryan. The time and talent so may of you have for the hand done items is simply amazing! Jake Ryan is doing well and getting big. He's such a joy! We're sending our gratitude for all your kindness!

What's New

2010 Medicare Supplements
Effective June 1, 2010, all Medicare Supplement plans will change from how we know them today. May 31, 2010 is the last available effective date for the current Medicare Supplement plans to be sold. *However, existing policyholders can keep their current policies after the June 1, 2010 implementation.*

What plans will be eliminated and why? Plan H, Plan I, Plan J, and High-Deductible Plan J will be eliminated. Prescription drug benefits were removed from these plans. The redesign also eliminates Preventive Care and At-Home Recovery benefits,

