



Dear Medicare Client,

Once again it's time to review your Medicare part D prescription drug plan for 2019. The drug plans change annually. It is IMPORTANT we reevaluate your coverage.

- Will your current plan cover all the drugs you take and will they cost more in 2019?
- Is there a better plan and premium option for you in 2019?

*****New in Santa Cruz County for 2019*****

Secure Horizons Medicare Advantage Plan, these plans have not been available since 2012. Is this plan a better fit for you?

What are Medicare Advantage Plans? This plans combines Medicare Parts A & B along with additional medical coverages like some basic dental, vision and hearing benefits in one plan, which some people may prefer. The additional coverages helps to limit your out of pocket medical expenses.

Who's eligible? Anyone enrolled on Medicare Part A & B.

What does it cost? Monthly premiums for the Medicare Advantage plans vary based on the plan you elect. Tentatively we anticipate the premium in Santa Cruz County to be around \$80. a month.

When can you enroll? When you become eligible for Medicare or during the 2019 Annual Open Enrollment period (see below). If you are currently on a Medicare Supplement and separate Prescription plan, you may enroll on the Medicare Advantage Plan during this 2019 Annual Open Enrollment period.

2019 Annual Open Enrollment begins October 1st through December 7th. We can answer tall your questions...but need your help. Please complete the enclosed form and return it to us via mail, fax, or email no later than 12/01/18 in order to get your plan analysis completed in a timely manner. Returning this form allows us to your analysis your 2019 needs during the busy renewal season. We will notify you if your current plan continues to meet your needs, or suggest a better option.

When completing the form, please ensure we have the best phone number or email to reach you. Also, keep the following points in mind.

- Copy the name of each medication from the vial as the pharmacy prints it. Small details like the ER/XL are important.
- Indicate if your medication is a tablet, capsule or cream, this can make a difference in price.
- If you have a long list of medications, ask your pharmacist for a print out of the medications you currently take and provide that to us.

No action on your part is the same as your consent to renew on your current plan.

Your current plan will stay in effect, BUT with the 2019 plan changes to the drug list, premiums and deductibles. ALWAYS shop and verify coverage.

We look forward to assisting you to enroll in Medicare Advantage or with your 2019 Medicare Drug plan renewal. Enclosed is our Medicare brochure for your reference. This brochure has been created to answer the most commonly asked Medicare questions and remind you of important facts and dates. Feel free to pass it to on a friend.

Pamela Fugitt-Hetrick & The Medicare Specialist Team at DCD Financial & Insurance Services

