

WINTER NEWSLETTER

SAVE THE DATE

- Dec 7** Annual Open Enrollment Closes
Hanukkah Begins
- Dec 21** Winter Begins
- Dec 25** Christmas Day
- Dec 31** New Year's Eve
- Jan 1** 2024 Plans Begin
OEP Begins
- Feb 14** Valentine's Day

MEDICARE COVERS MORE VACCINES FOR FREE!

Medicare Part D drug plans now cover most vaccines at no cost to you. All adult vaccines recommended by the CDC's Advisory Committee on Immunization Practices are now covered with no out-of-pocket costs. www.cms.gov/files/document/ira-vaccines-article.pdf

STRUGGLING TO PAY YOUR HEATING BILL?

Low-income seniors who struggle to pay their heating bill can contact the National Energy Assistance Referral (NEAR) Project at 866-674-6327 (TTY 866-367-6228) or email energyassistance@ncat.org to get information about the Low-Income Home Energy Assistance Program (LIHEAP). Some seniors may also qualify for financial assistance to weatherize their homes through LIHEAP.

DID YOU KNOW? MEDICARE DOESN'T COVER DENTAL, VISION, OR HEARING

Medicare doesn't cover most dental care or procedures—like cleanings, fillings, tooth extractions, dentures, dental plates, etc. Routine eye exams, eyeglasses, and/or contact lenses are also not covered.

Medicare also doesn't cover hearing aids, hearing exams, or exams for fitting hearing aids. You pay 100% for hearing exams and hearing aids.

There are specific insurance plans that help fill in this coverage gap called Dental, Vision, and Hearing (DVH) plans.

WHITE CHOCOLATE BARK

INGREDIENTS

- 1 tablespoon butter, melted
- 2 (10-12 oz.) packages of white baking chips
- 1-1¹/₂ cups walnut halves
- 1 cup dried cranberries
- 1/4 teaspoon ground nutmeg

DIRECTIONS

Line a 15x10x1 in. baking pan with foil. Brush with butter. Microwave white chips on high until melted; stir until smooth. Stir in walnuts, cranberries and nutmeg. Spread into prepared pan. Chill until firm. Break into pieces.



PART B (MEDICAL)

Part B Deductible - **YOU PAY...** \$240 per calendar year

PART B PREMIUM (including high income Part B & Part D) [paid to Medicare]

Those enrolled in Part B will pay at least the standard \$174.70/mo premium (based on income). Higher income earners will pay a Part B IRMAA (Income Related Monthly Adjustment) in addition to the \$174.70/mo standard premium.

Those with higher income, who are enrolled in Part D Prescription Drug coverage, also pay a Part D IRMAA in addition to the monthly insurance premium for a Part D prescription drug plan or Medicare Advantage plan that includes Part D coverage.



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