



**Thank you
For
Being our clients!**



ANNUAL ENROLLMENT OCT 15TH- DEC 7TH PLEASE READ & CONTACT US TO MAKE ANY CHANGES! "We want to remain your personal Agents"

Starting Oct 1st, all Insurance agents selling Medicare Plans are required to record phone calls with clients! Why, you ask? Because of the constant TV commercials with [Joe Namath](#), [JJ Walker](#) and a few more. These agencies are simply call centers getting paid to enroll you in any other plan then the one your on. They have you the minute you call, they have your phone # and now permission to call you over & over.

Several of our clients have called in & got snookered! They learned real fast, that they no longer have access to their doctor, medical group & hospital.

Because of their unscrupulous practices, and changing people without their knowledge; (CMS) centers for Medicare Services stepped in & is forcing us to record our calls & store them for 10years, starting Oct 1st. This is a huge inconvenience to us.

As our clients, you have access to our personal service.

We always have "WHAT IS BEST FOR YOU" in mind in everything we do.

We continue to grow year over year with the referrals you send our way (for which we are eternally grateful). We are licensed in over 30 states, offer almost every plan available in your county, and are now Master General Agents with a host of agents under us.

If you want to explore your Medicare options for 2023 or go over your current plan, please reach out and we will get back to you.

If you get our voicemail, PLEASE be sure to leave a message and we will call you back within 24 hours. The first 2 weeks are always the busiest.

[\(We will need to read a required statement & record the call with your permission](#)

During the last four weeks, we have attended trainings from each Insurance company. We spend hours getting certified to sell for each Insurance company. We do this, so we understand all the plans & benefits in order to give you the best plan & keep your doctor!

2023 Recommendations for Each Medical Group

SHARP= (Sharp Rees stealy, Sharp community, Arch/Pomerado, Sharp gray bill)

Plan: **UNITEDHEALTHCARE- SHARP WALGREENS**

\$0 COPAY for Primary doctor & Specialist doctor, transportation & dental included, new lower hospital copay & OTC increase.

NEW U-CARD for DENTAL CREDIT /VISION/GYM ONE CARD FOR ALL XTRAS!

SCRIPPS= Scripps Clinic, Scripps coastal, Scripps Mercy.

Plan: **UnitedHealthCare plan 4, or SCAN**

Scripps Mercy= Scan Alta

UCSD-

Humana UCSD, Scan Alta or Blue Shield

Here's our commercial for Giveback plans in San Diego \$\$\$\$\$\$\$\$\$

These plans give you back some of your Medicare Part B premium.

The catch is- In San Diego they have very small medical groups. But, if you want it, we got it, and we can enroll you. Here they are:

Humana- Honor USAA PPO- \$75.00 giveback. With a \$1,000. Deductible. Good if you never go to the doctor. (UCSD, greater Tri-cities, Mercy , Optum Care)

BRAND NEW DAY- PART B SAVINGS = \$150.00 A MONTH give back!

Includes: Greater Tri-Cities, Primary care IPA, Golden physicians, Health Excel & Prospect medical grp. (These are the only medical groups for this plan.)

*****If you are happy with your current plan,
you don't have to do anything.
It simply rolls over to the next year**

Want more info on 2023 plans- Just send us an email & we can send you the benefit details on any plan mentioned on this page.

UNITEDHEALTHCARE NEW U-CARD

One card for all your benefits.

2023 member portal: www.medicare.uhc.com

UnitedHealthCare-

DENTAL- some plans will now include a \$500. credit for in network dentist. Also available is out of network reimbursement at the contract rate for services.

Platinum Dental Rider available on some plans - \$1500.00 credit@ \$50.00 per month.

Vision- \$0 cost eye exams 1 per yr now. Plan pays up to \$300. for frames or contacts. Lenses included: single Vision, bifocals, and Tier1 std progressives. Many local retailers available such as: Costco, Walmart, Jc penny etc...

OTC = Over the Counter Credit-

Each plan has a different credit. Shop at many local retailers= Walmart, Walgreens, CVS

Or still online through- myuhcmedicare.com/HWP

RENEW ACTIVE GYM membership- Free on most plans.

Now you can just use your U-Card to access the largest network of gyms.

Or, participate in online activities with the Fitbit Renew Active community.

Plus, you may be eligible to earn \$10 per month in rewards for staying active!

Visit- UHCRenewActive.com

HEARING-

Hearing Aids reduced = \$175- \$1225 ea, up to 2 per year. Popular name brands such as: Beltone, Oticon, Phonic, Resound, Starkey, Unitron and Wedex. 3 yr warranty.

All hearing aids covers a trial period.

TRANSPORTATION AVAILABLE ON SOME PLANS: Sharp Walgreens, Freedom, Value, Plan 4 & Premier.

CHIROPRACTIC & ACCUPUNTURE AVAILBLE: Sharp Walgreens, Freedom, Plan 4, Patriot, Value, Premier.

ALL INSURANCE PLANS SEND OUT THE ANNUAL NOTICE OF CHANGE TO YOU BY OCT 1ST.

This is a booklet, please open up to the first few pages for the change information. This is your plan, look it over for copay changes or drug changes.

If you have any questions please reach out to us, we are here for you!

See the next page for our personal recommendations>

get hot up here in Ramona! We appreciate getting to share some of our adventures with you since we consider you friends, not just clients. Our big trip for the summer was to take an RV and head North! We started visiting family in Lake Havasu. From there, we drove to Zion National Park -where Deina drug me on several hikes including the narrows, then on to Bryce Canyon for MORE HIKES! Thought I was in better shape! (I did use my annual senior pass for the National Parks 3 times), next, Lava Hot Springs ID where we were snowed on with cottonwood that kept our allergy medicine in high use.

From there we went to Glacier National Park in MT. We went from dry and HOT to flooding, wet, and snowing!

Good thing we packed those heavy jackets ... in JUNE ???

Some of the most beautiful scenery we have ever experienced.

On the way home we had short stays at Courde'lane and Boise, ID. We were gone a total of 3 weeks-but kept our phones on to be there for you. We visited

with both of our surviving siblings, Mark and Ron. We really enjoyed riding E-bikes at each stop with our dog Decker even. He likes going, but not so much riding in the dog trailer!

Kent & Deina Hildebrand

On A Personal Note:

