



Sholley
INSURANCE AGENCY

We're here to help.

MEDICARE OPEN ENROLLMENT

Open to lower premiums, extra benefits?

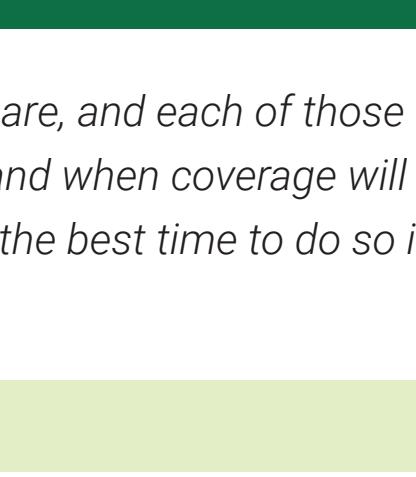
OPEN ENROLLMENT IS HERE.

This is your chance to look at all of your Medicare plan choices like prescription drug plans and Medicare Advantage plans from private insurers.



BE OPEN-MINDED.

Plans change every year, so can your health needs. Don't assume your current plan is still your best choice. Compare and see.



OPEN YOUR EYES TO THE POSSIBILITIES

You could find better coverage, extra benefits or lower costs. It'd worth taking a few minutes to explore your options.

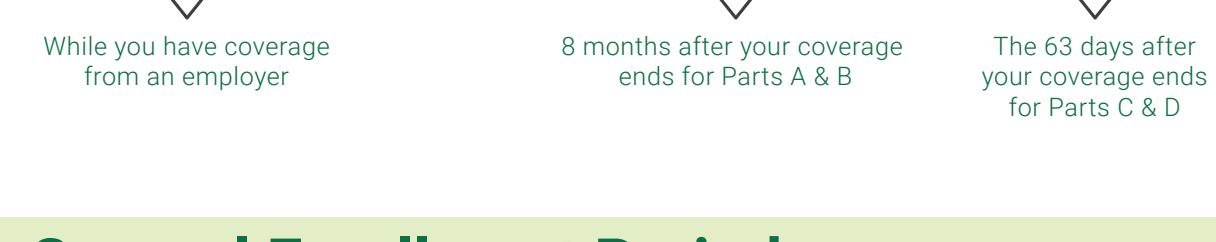


Understanding Medicare Enrollment

There are several times to enroll in Medicare, and each of those times has certain rules around applying and when coverage will begin. Understanding when to enroll and the best time to do so is an integral part of getting Medicare.

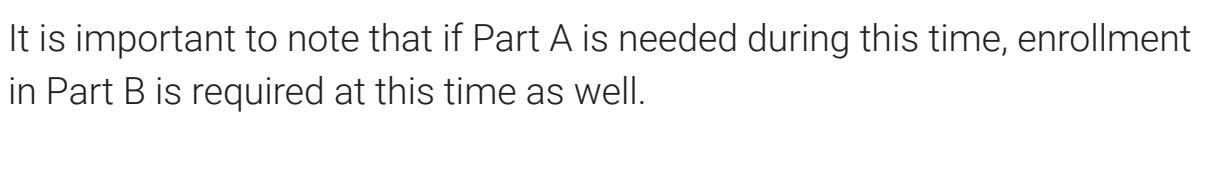
Initial Enrollment Period

The Initial Enrollment Period (IEP) is the first time to sign up for Medicare and join Parts A, B, C and D during this time. It occurs three months before your 65th birthday, and runs until three months after your birthday. For example, if your birthday is in July, Initial Enrollment Period begins April 1 and ends October 31. Coverage will start no sooner than your 65th birthday month. If the enrollment period is missed, there is another chance to enroll but waiting could result in late penalties and a period without health coverage.



Special Enrollment Period

There are Special Enrollment Periods (SEPs) that apply when eligible for delayed enrollment in Medicare Parts A, B, C & D. These SEPs are only available for certain circumstances.



January 1st through March 31st

Coverage begins July 31st

NEW TO MEDICARE? 10 FACTS YOU SHOULD KNOW

1. Prescription Drug Plans are Available

Since Original Medicare doesn't cover prescription drugs, the government contracts with private insurance companies to offer Medicare Part D. If you are entitled to Medicare Part A and/or enrolled in Part B, you can purchase Part D as a standalone program to cover prescription drugs. Most Medicare Advantage Part C plans have a prescription drug option that can be included in your overall coverage.

2. Know Your Enrollment Dates

Some people get Medicare automatically, and some have to enroll. You may have to sign up if you're 65 (or almost 65) and not getting Social Security.

3. Acronyms you need to know

- IEP-Initial Enrollment Period: Your initial enrollment time frame
- AEP-Annual Enrollment Period: Also known as Open Enrollment Period, every fall, you have a window of opportunity to change your health coverage and your health coverage provider without penalty.
- LEP-Late Enrollment Period-Once you're eligible for Medicare, if you delay enrolling in Part B or Part D, you may be subjected to penalties once you add them. These penalties never expire and can be very costly.

4. Changing Plans

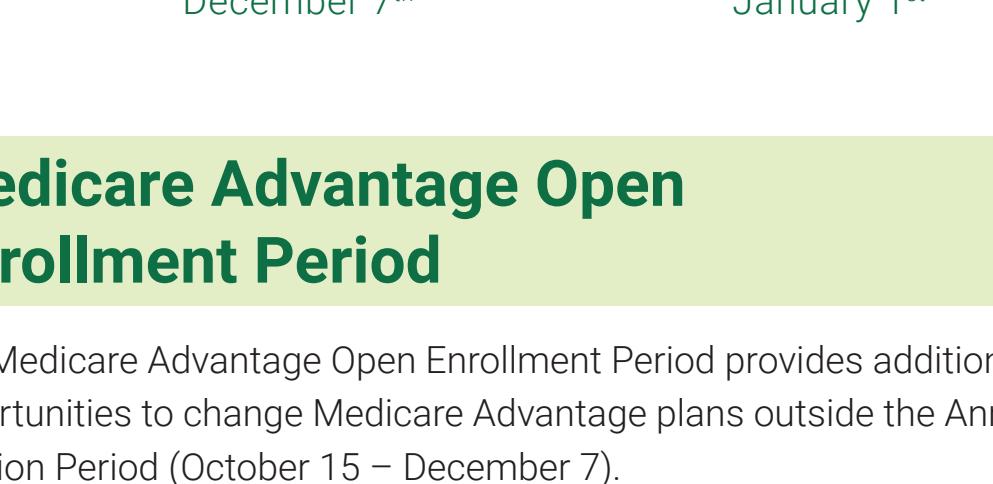
There are certain times of the year when you can sign up or change how you get your coverage.

Regardless of the Medicare Plan you select, you can change your plan each year during the AEP. You are then locked into that plan for the next AEP. There are special circumstances that allow you to change plans outside the AEP timeframe, but you must be granted a Special Election Period.

Open Enrollment Period

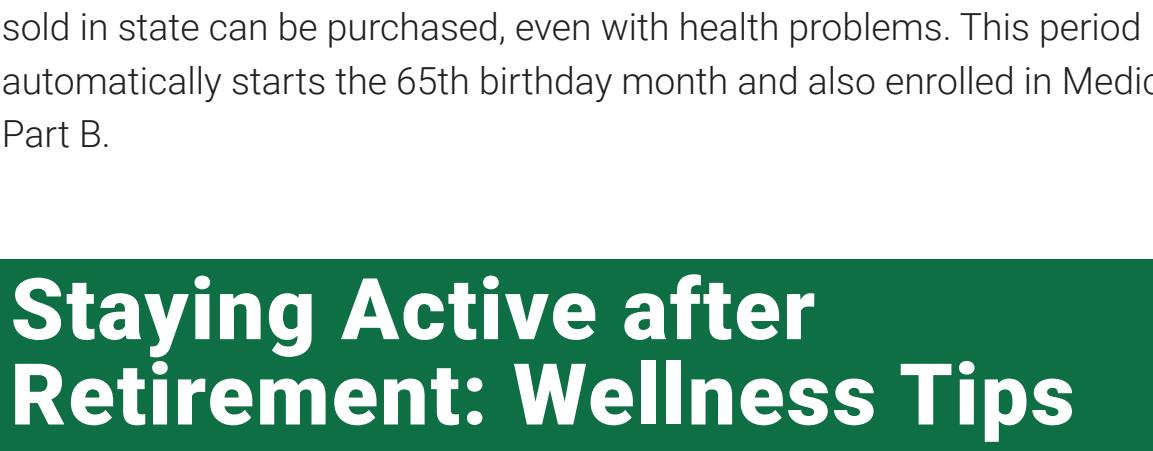
The Open Enrollment Period – sometimes called the Annual Election Period or Annual Coordinated Enrollment Period – runs each year from October 15 to December 7. During this time:

- Anyone with Medicare Parts A & B can switch to a Part C plan.
- Anyone with Medicare Part C can switch back to Parts A & B.
- Anyone who has or is signing up for Medicare Parts A or B can join, drop or switch a Part D prescription drug plan.
- Anyone with Medicare Part C can switch to a new Part C plan.
- Coverage will start on January 1 of the following year.



Medicare Advantage Open Enrollment Period

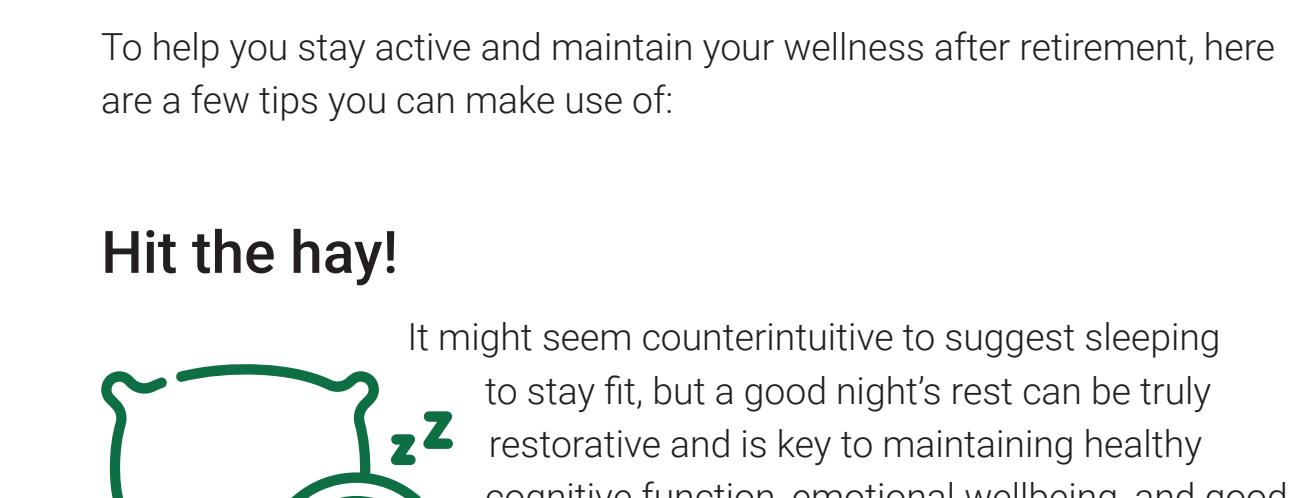
The Medicare Advantage Open Enrollment Period provides additional opportunities to change Medicare Advantage plans outside the Annual Election Period (October 15 – December 7).



Medigap Open Enrollment Period

It's recommended to buy a Medigap policy during the 6-month Medigap Open Enrollment Period, because during this time, any Medigap policy sold in state can be purchased, even with health problems. This period automatically starts the 65th birthday month and also enrolled in Medicare Part B.

Staying Active after Retirement: Wellness Tips



By the time your retirement happens, you may be content with the idea of spending days in relaxation and doing the things that make you happy. While those are obviously important, it's also necessary to focus on your long-term wellness. As we age, our immune systems change and don't work as efficiently as they once did; this means we need to put in the effort to remain active, engaged with others, and emotionally/spiritually balanced.

To help you stay active and maintain your wellness after retirement, here are a few tips you can make use of:

Hit the hay!



It might seem counterintuitive to suggest sleeping to stay fit, but a good night's rest can be truly restorative and is key to maintaining healthy cognitive function, emotional wellbeing, and good physical health. The National Institute on Aging recommends older adults to get at least 7-9 hours of sleep every night to stay in tip-top shape.

5. Medicare is not free

Medicare is not free for retirees. You will pay a premium, which is deducted from your Social Security check, for Part B along with an annual deductible and a percentage, usually 20%, of the total bill. Since there is no cap on Medicare, purchasing supplemental insurance helps contains costs associated with deductibles, co-payments and prescription drugs. A Medicare Advantage Plan (Part C) also controls those costs and provides services not covered by Original Medicare (Part A & Part B).

6. At 65, Medicare could become your medical insurance

Once you're Medicare eligible, it's a good idea to compare your current health insurance policy against a Medicare health plan. Sometimes the costs are lower and coverage the same or better than your employer's coverage. It doesn't matter if you are still working or haven't yet received your Social Security income check.

7. Not all doctors accept Medicare

Most medical facilities accept Medicare, however doctor or provider may decide to "opt out". If your doctor opts out of Medicare, this means that he or she is not enrolled in the Medicare program and does not submit any claims to the federal program or Medicare health plans. The doctor becomes exempt from Medicare-approved spending limits, and you become responsible for paying the complete cost of the charges.

There may be other situations where your doctor remains in the Medicare program, but can choose on a case-by-case basis whether or not to accept Medicare. This is known as a non-participating provider. If a doctor does not accept Medicare for a given service, it means he or she does not accept the Medicare-approved cost amount and can charge you up to 15% more for their services. This is known as a "limiting charge."

8. It's your choice

Medicare offers choices. After enrolling in Medicare, you can customize coverage by combining different Parts and plans to satisfy your medical and financial circumstances. Whether you're looking for a low monthly premium or have specialized needs, you get to decide between Original Medicare or the Medicare Advantage Plan that benefits you most.

9. You may be able to get help with your Medicare costs.

There are several programs that may help you save money on medical and drug costs. For more information about what options are best suited to you, contact your insurance agent.

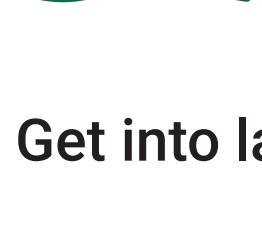
10. Give yourself time to learn about Medicare

If you haven't already, you will be receiving a lot of material from private insurance companies and the federal government. You need to examine your current health insurance coverage before determining the type of Medicare coverage you'll need. Ask your benefits administrator to explain your current retirement health benefits and how they will work with Medicare.

Still have Questions?
Our Medicare experts are available to help you with all of your needs. Contact us today!

[Click Here](#)

Pick up some new skills



Learning new skills has been shown to improve cognitive function, and even something like learning how to use Facebook can make a significant difference in mental performance, such as maintaining memory.

Retirement may also be the right time to pick up new hobbies or outdoor-related skills, keeping you sharp, engaged, and physically fit (depending on the activity).



Staying connected can be key to your overall wellness in retirement. Now that you've left the workforce, it's easy for those relationships to dissolve; but there's a lot you can do to maintain strong ties to those around you and foster new relationships. Retirees are especially susceptible to depression and social isolation. You can stay connected by planning social engagements, continuing your worship/spiritual habits, or by joining others in mind-stimulating activities. These activities can keep you mentally sharp and socially engaged, contributing to better mental and emotional wellbeing.

Get into landscaping or start your own backyard garden



If you're retiring at home or in a community where this is feasible, taking care of your own landscaping is a great way to stay active and invested in things. Landscaping can be a fantastic aerobic exercise, as well as a way to maintain your self-reliance. Mowing your yard is a simple task but it's one that can have lasting benefits for retirees.

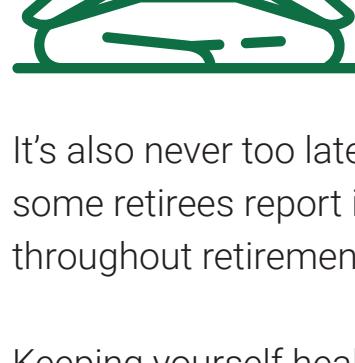
Keeping with the theme of yard work, nothing spruces up the outdoors like your very own garden. Not only can you use the opportunity to plant your favorite flowers—or health, organic fruits and vegetables—but putting in the work of planting and tending to the garden also helps you stay active.

Volunteer your time for a good cause or community project



Getting out of your house and being active is the goal, so why not check the local community bulletin boards, libraries, museums, or animal shelters? Whether it's a paid position or not, you'll be getting out, doing something productive, and socializing—all of which can help in maintaining your wellness during retirement.

Plan to maintain your wellness—but don't overdo it



Many retirees set out with grand, ambitious plans to exercise every day or do something to stay physically fit; but it's important to do things at a pace you're comfortable with. Exercise, a balanced diet, and healthy choices can all be part of a wellness plan—and even something like a weekly golf game can be enough to stay active. When you make a plan, you should be sure it's something you can stick to long-term. Many retirees find that they're just as sedentary after retirement, despite having any established plan in place for themselves.

It's also never too late to quit smoking or kick other unhealthy habits. Keeping tabs on your drinking habits, which some retirees report increasing due to social drinking—is another proactive way to ensure you maintain good health throughout retirement. This is especially true for seniors who depend on medications

Keeping yourself healthy and physically fit doesn't have to mean a grueling workout regimen. All it takes is mindfulness of your body's needs and a willingness to see to your continued wellness. It also requires you to rethink what 'staying active' means. Building new relationships and pursuing meaningful activities can contribute to good health just as much as exercise can. When you find the retirement community right for you, be sure that it can help you stay active as well.

White Chocolate Pumpkin Snickerdoodles



With summer drawing to a close and autumn before us, it seems we welcome all things Pumpkin Spice. In keeping with this trend, we decided to share a delicious recipe for White Chocolate Pumpkin Snickerdoodles....And holy mackerel, these pumpkin snickerdoodles deserve a standing ovation.

Full of pumpkin, white chocolate, and cinnamon sugar, these cookies are everything you love about snickerdoodle cookies, cozy fall afternoons, and pumpkin pie all wrapped into one. They are soft and chewy, plus the addition of sweet and creamy white chocolate put them completely over the top!

Warning: they disappear quickly, so make 2 batches!

Ingredients

- 1/2 cup (115g) unsalted butter
- 1/4 cup (50g) packed light or dark brown sugar
- 1 cup (200g) granulated sugar, divided
- 1 teaspoon pure vanilla extract
- 6 Tablespoons (86g) pumpkin puree (use the rest of the can in any of these pumpkin recipes)
- 1 and 1/2 cups (190g) all-purpose flour (spoon & leveled)
- 1/4 teaspoon salt
- 1/4 teaspoon baking powder
- 1/4 teaspoon baking soda
- 2 teaspoons ground cinnamon, divided
- 1 teaspoon pumpkin pie spice*
- 1/2 cup (90g) white chocolate chips or chunks

Instructions

1. Melt the butter in the microwave. In a medium bowl, whisk the melted butter, brown sugar, and 1/2 cup granulated sugar together until no brown sugar lumps remain. Whisk in the vanilla and pumpkin until smooth. Set aside.
2. In a large bowl, toss together the flour, salt, baking powder, baking soda, 1 and 1/2 teaspoons cinnamon and pumpkin pie spice. Pour the wet ingredients into the dry ingredients and mix together with a large spoon or rubber spatula. The dough will be very soft. Fold in white chocolate chips. They may not stick to the dough because of the melted butter, but do your best to have them evenly dispersed in the dough. Cover the dough and chill for 30 minutes, or up to 3 days.* ***Chilling is mandatory.***
3. Take the dough out of the refrigerator. Preheat the oven to 350°F (177°C). Line two large baking sheets with parchment paper or silicone baking mats.
4. Roll the dough into balls, about 1.5 Tablespoons of dough each. Mix together the remaining 1/2 cup of granulated sugar and 1/2 teaspoon of cinnamon. Roll each of the dough balls generously in the cinnamon-sugar mixture and arrange on 2 baking sheets. Slightly flatten the dough balls because the cookies will only slightly spread in the oven.
5. Bake the cookies for 11-12 minutes or until the edges appear set. The cookies will look very soft and under-baked. Remove from the oven and press a few more white chocolate chips onto the tops, if desired. If you find that your cookies didn't spread much at all, flatten them out with the back of a spoon when you remove them from the oven.
6. Cool cookies for at least 10 minutes on the baking sheets before transferring to a wire rack. (Tip: The longer the cookies cool, the chewier they will be!)



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