

*If it can be Written,  
I can write it.*

# Benefits Dallas

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## **Open enrollment for Part D and Medicare Advantage**

**October 15-December 7**

### **Changes for Open Enrollment for our Office**

**We are excited to announce two new employees to our team.  
Stephanie Umanzor and Beccy Sadler.**

**Covid is still an issue but our office is Covid free and everyone is Immunized!  
If you want to come in for an appointment please call the office to set up a time.  
We need to limit to 30 minutes as there will be many wanting to discuss their options.**

### **Medicare Updates**

Congress has not addressed any changes to Medicare yet. There is talk of increasing Social Security but most likely the increase will be taken up in the Part B premium increase.

### **Medicare Supplements**

**Remember Supplements are not part of the open enrollment. You can change your supplement all year long.**

**Plan G** is the most comprehensive coverage for Medicare Supplements. Currently it has a \$203 deductible.

**Plan F** will still be available for those Medicare enrollees that are over 65 when they join or moving from one Plan F to another one.

**Plan N** is another choice but does not but does not cover the part B deductible or any excess charges and has copays to the doctor and Urgent care.

**If you want us to check options for you please fill out the questionnaire.  
This will help us know which carriers you can move to.**

### **Telehealth will continue to be covered by Supplements**

Medicare Part B (Medical Insurance) covers certain telehealth services. Your costs in Original Medicare you pay **20% of the Medicare-approved amount** for your doctor or other health care provider's services, and the Part B Deductible applies.

## **Changes in Part D Coverage**

**Initial Deductible:** will be increased to \$480 in 2022.

**Initial Coverage Limit (ICL):** will increase to \$4,430 in 2022.

**Out-of-Pocket Threshold (or TrOOP):** will increase to \$7,050 in 2022.

**Coverage Gap (Donut Hole):** begins once you reach your Medicare Part D plan's initial coverage limit (\$4,430 in 2021) and ends when you spend a total of \$7,050 out-of-pocket in 2022.

Due to the rising costs with RX and the part D plan, many of our clients are using other sources for their drugs. Good RX is one and the Canadian Drug Store is another option. It is a mail order service and can save \$\$\$. The company is in Florida, they kept their original name when they were based in Canada. I have enclosed information in the packet.

Enclosed is a list of carriers available in Texas.

**Silverscript** Aetna will have the lowest premium of **\$6.90**. It is a great option for those of you that use a few Generics or do not take any drugs.

Wellcare will continue to offer 3 plans. The lowest premium for Wellcare is Wellcare Value Script for \$12.90.

Humana raised the Walmart plan to \$22.70.

It is important to check where your RX has moved on the formulary, premium and which pharmacies are **Preferred** or Standard. This will affect your overall costs.

**We will offer our service to check for you again, but we can only run this once. It is critical to fill out the form, include your pharmacy dosage and whether you take the generic or just the brand.**

**Do not put down vitamins or supplements.**

**For diabetic injectables we need to have you clarify how many pens you use for the whole month, or does 1 box last the month.**

**If you are getting expensive drugs through reduced cost programs please indicate so we can see if they are covered but not include them in the overall comparison.**

Please be patient we will send out recommendations as soon as we can.

There will be plenty of time for you to change if needed.

## **Upcoming Changes to Medicare Advantage in 2022**

The coverage of [Medicare Advantage](#) policies may be seeing some changes come 2022 as well. Advantage plans will be increasing their [telehealth services](#) and coverages.

Remember there is more to a plan than the \$0 premium, the Maximum Out-of-Pocket ([MOOP](#)) threshold limits how much you will spend on co-payments and co-insurance for eligible Medicare Part A (in-patient or hospitalization) and Medicare Part B (out-patient or doctor visit) coverage.

Advantage Plans love to advertise extra benefits. This sounds good but always consider is your doctor in network and are over all costs lower or are you paying more for extras that you will not use.

If you are considering an Advantage plan this year, please give us a list of your **important Doctors, medications you take and if you have a preference for one carrier over another.**

This will be a busy time many agents in stores or doctor's office will ask you to change.

**Remember we will be here today, tomorrow and in the future to answer questions and help you with problems you might encounter. If you change that agent may not be available in the future.**

**As you watch the endless commercials if it sounds too good to be true it probably is!**

In closing, thank you for allowing us to serve you!

**We do appreciate each of you!**

We look forward to hearing from you during the open enrollment season.

Best Regards,

Jo Ann Charron







